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ABSTRACT

This report describes the development and implementation of a four-semester course in consumer economics at the 11th and 12th grade levels. Developed by the social studies chairperson of a high school in Woodbury, New Jersey, for a practicum in an Ed.D. program, the course is intended to enable students to more intelligently exercise judgment in their selection of goods and services. The first part of the report examines the setting of Woodbury, a major urban center, and assesses the need for a consumer economics course at Woodbury High School. The second part of the report lists general student objectives for the course and process objectives for course implementation. In the third part of the report the author describes procedures he used to develop the course. An ERIC search was conducted, potential curricula were identified and examined, and practitioners and experts were consulted. Research findings are reported in the third and fourth parts of the report. The implementation of the course is discussed in parts five and six. Enrollment procedures, pre-school planning and resource development, student orientation, and some course activities are described. The report concludes with a discussion of evaluation findings and dissemination efforts. Pre- and posttests show improvements in the students' consumer behavior, their decision-making skills, and their understanding of economic principles and concepts. Pre- and posttests and other items are included in appendices to the report.
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DEVELOPMENT AND IMPLEMENTATION OF A CONSUMER ECONOMICS COURSE AT THE ELEVENTH AND TWELFTH GRADE LEVELS

INDIVIDUAL PRACTICUM REPORT

SUBMITTED TO

DIRECTOR OF PRACTICUMS

NATIONAL ED.D. PROGRAM FOR EDUCATIONAL LEADERS

BY

LEWIS STEPHEN RUSSMAN

WILMINGTON CLUSTER

FEBRUARY 1981

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ABSTRACT

Development and Implementation of a Consumer Economics Course at the Eleventh and Twelfth Grade Levels

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Descriptors: Economic Education/ Consumer Education/ Consumer Economics/ Secondary School Social Studies/ Course Description/ Curriculum Development/ Interdisciplinary Approach/ Decision Making Skills/ Buymanship/ Consumer Protection/ Citizenship Responsibility/ Resource Materials

The intent of this practicum was to develop and implement a consumer economics course in the high school at the 11th and 12th grade levels which would enable students to more intelligently exercise judgement in their selection of goods and services. Aside from the benefits derived as consumers, those enrolled acquired those elementary principles and concepts of economics which will enable them to more readily understand the American economic system as it relates to consumerism.

The course was developed by the author and the social studies chairperson of the Woodbury High School of Woodbury, New Jersey. The course was taught by the chairperson. It was one of four semester courses offered to juniors and seniors, two of which are required of 11th and 12th graders for graduation.

Pre- and post-evaluatory instruments were employed to determine the degree of improvement in the students' everyday consumer behavior; their skill in making wise consumer decisions, and, their knowledge of those concepts and principles of economics which consumers can advantageously use.

The course was accepted for institutionalization in the district. The report contains a course description, the instruments used to assess student growth and evaluative comments.

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Development and Introduction of a Consumer Economics Course at the Eleventh and Twelfth Grade Levels

1. Needs Assessment

1.1 Setting

Woodbury, the county seat, is the major urban center in the north-western area of Gloucester County. Located about eleven miles south-east of Philadelphia in southern New Jersey, it is served by several major routes including Interstate 295 and the New Jersey Turnpike. Barring any zoning changes, no increase is expected in the approximately 13,000 residents currently residing in Woodbury.

Since its founding in 1683, Woodbury had made marked progress as the leading municipality of the county.

The city originiated at the confluence of the Pescozachasing and Delaware Rivers on a three hundred acre settlement founded by Henry Wood of Bury, England. Settled in the late 1600's by those who sought religious freedom, it became the county seat in 1785; was incorporated as a borough in 1854; and finally, became a city in 1871.

Originally a farming community, Woodbury was carried along into the great industrial revolution which followed the Civil War. G. G. Green's patent medicine laboratory was instrumental in drawing the glass industry to Woodbury along with other related businesses.

Since those early years, Woodbury has become a center of development in the county. It now encompasses 2.1 square miles.

Gallup pollsters, as reported in the Philadelphia Bulletin of Sunday, September 19, 1976, chose Woodbury as a typical American city for presidential election polling. A French magazine had several years earlier sent writers and photographers to Woodbury so it might present its readers a written and pictorial account of a typical small American city.

Though no longer the county's largest municipality nor its most important business center, it continues to maintain its attractiveness by virtue of its location, city services and friendliness. Taxes are not excessive by today's standards. Municipal services, in addition to its modern police, fire and sanitation departments, include a community health center, a large hospital, public and historical libraries, ambulance and mobile intensive care units, a system of lakes and parks, and a recreational commission replete with basketball, baseball and soccer fields as well as playground and tennis courts.

Primarily due to the city's and county's offices and courts as well as the largest hospital in the area being located in Woodbury, it retains a representative number of professionals with lawyers and doctors accounting for a large portion of that number. Others gainfully employed possess managerial, sales and clerical skills utilized in nearby industry.

Sales, retail and wholesale establishments account for the majority of the city's businesses. Similar establishments are located

nearby such as shopping malls and major industries such as Mobil, Shell, Texaco and Columbia Records. Agriculture is a major industry to the south and east of the city.

Convenience of transportation, nearness to major highways and proximity to other heavily populated areas to the northeast, enables the citizens of Woodbury to enjoy the advantage of being able to live in Woodbury and within a brief span of time venture to Philadelphia or even New York, Baltimore or Washington, D.C. for business or pleasure. A day or weekend at the seashore or in the mountains is not an unusual occurrence.

Woodbury still remains a pollster's dream with its inhabitants representing a cross-section of almost every walk of life. Ethnically it has approximately 25 percent black and 75 percent white. "The City of Churches", as Woodbury has on occasion been called, contains numerous religious denominations. Homes ranging in value from $20,000 to $175,000 are found in the city.

The Woodbury Public Schools provide a comprehensive educational program, kindergarten through twelfth grade, to the approximately 2,000 students residing in the city. Educational offerings are also available in the evening and on Saturdays to the citizenry.

Historically, the schools have provided balanced programs of study to meet the needs of the city's diverse student population. Approximately 50 percent of each graduating class enrolls in four-year institutions, 20 percent in two-year institutions and 30 percent enters the world of work.

The District's citizens demonstrably value education as neither school budget nor major bond issue has ever been totally rejected. The board mirrors its constituency by zealously maintaining competitive salaries with an emphasis on hiring experienced personnel.

The traditional values and moderate views, as well as the work ethic espoused by this typical American city, are reflected in the high school's program of studies. Also reflected is the educational leadership role defined by continuous assessment of the viability of the curricula to our students' needs.

Though 123 courses are offered in the high school, exclusive of the 48 by the county's vocational school to which juniors and seniors may elect to attend on a half-day basis, specific course requirements are mandated for graduation as well as at each grade level. In all, 110 (a full-year course meeting five times a week equals 5 credits, similarly a semester course equals 2½ credits) are required for graduation with students required to take 30 credits annually.

Course requirements at each grade level are: ninth - English, U. S. History I, mathematics, an elective science course, health and physical education; tenth - English, U. S. History II, mathematics, health and physical education; eleventh - English, two half-year history courses (either at this level or at the twelfth), health and physical education; and, twelfth - English, health and physical education. The remainder are selected by the individual student. Demonstration of minimum proficiency in designated basic skills tests completes a student's eligibility for graduation.

1.2 Needs

Enrollment in 1972-73 was 728; in 1978-79, 668; and, is currently 590. A loss of 20 to 25 students is projected for 1980-81. This expected 3 to 4 percent decrease is in sharp contrast to the 12 percent unexpectedly experienced this year and the total 19 percent decline since 1972-73.

Two years of United States History are required by the state for a diploma and an additional year of social studies by our local board. Until two years ago, it was the ninth grader who selected a full year or two semesters of social studies to meet the local requirement and then took the two state courses, one in the tenth and the other in the eleventh grade. Now, after two years of transition, it is ninth and tenth graders who take the two state courses and the older, more mature eleventh and/or twelfth grader who selects two of four semester courses to complete the local requirement.

Continuing decline in student population, passage of the transitionary period of moving the state courses down a grade level, and District budgetary restraints have resulted in the termination of one high school social studies teacher. In a school our size, this is a constraint to any contemplated course addition. Yet, by increasing the current social studies class average size from 18 to 23 and increasing the number of classes for which each social studies teacher is responsible from 5 to 6, there is sufficient leeway to accomodate an additional semester course.

As of September 1980, students entering the high school from our Intermediate School will be enrolled in a survey course in United

States History; all tenth graders will take an American government course; and, the upper classmen - juniors and seniors - will select social studies courses equivalent to one additional year. Currently their choices are limited to a course in world problems, an introductory course in psychology, and a course in practical law. Those enrolled in the ninth and tenth grade courses are "tracked"; whereas, those in the courses offered to the eleventh and twelfth graders, due to student population, are not "tracked".

Of late, parents and board members more often ask why such an increasingly important subject as economics is not taught. A review of the District's curricula reveals that though there are areas within the program of studies which include economics, there is no concentrated effort expanded in any course or at at any grade level on economics, particularly in its practical application to daily living.

An interest survey taken in December of 1979 of grades eight through twelve revealed that of 70 percent of the eighth graders who responded, 63 percent would like to have a consumer economics course when they become upper classmen in the high school. Of the 60 percent of the ninth graders who responded, 59 percent noted they would choose consumer economics when they became juniors or seniors. Seventy-four percent of this year's tenth graders and 60 percent of the eleventh graders responded with 66 percent of the tenth and 70 percent of the eleventh indicating they would choose Consumer Economics as an elective, if offered. Of the 39 percent of the twelfth graders who responded, 67 percent noted they would have taken the course had it been offered. Of the total 471 students surveyed of a possible 766, 65 percent indicated they either would take the course in the future or would have taken it had it been

offered. (See table 1)

TABLE 1

INTEREST SURVEY: GRADES 8 - 12

	8th	9th	10th	11th	12th	Total
Enrollment	155	132	137	155	137	766
Surveyed - No./%	114/70%	109/60%	101/74%	93/60%	54/39%	471/61%
Interested - No./%	72/63%	64/59%	67/66%	65/70%	36/67%	304/65%
Not Interested - No./%	42/37%	45/41%	34/34%	28/30%	18/33%	167/35%

The National Assessment of Educational Progress (1979) conducted a nationwide assessment in the spring of 1978 in public and private schools to determine what consumer skills and knowledge 17 year-olds have. About 4,300 students participated. The exercises, developed by a panel of consumer experts, reflect eight major topics that have implication for consumers: mathematics, consumer protection, economics, consumer behavior, contracts, energy, finances and purchases. In addition, students replied to a series of informational background questions.

The results generally suggest that 17 year-olds are well acquainted with such matters as using checking accounts, making some purchases and constructing simple budgets. The results seen in such areas as economics and consumer protection,

however, suggest that 17 year-olds are inadequately prepared for their role as consumer in light of the demands soon to be made on them.

A nationwide study on Adult Functional Competency conducted by Northcutt (1975) of the University of Texas at Austin for the U.S. Office of Education concluded that over two-thirds of the adult population is functionally inadequate as consumers. The study specifically disclosed that 20 percent of those surveyed functioned only with difficulty; another 34 percent, though functional, were not proficient.

This same study looked at five areas of competence: consumer economics, occupational knowledge, government and law, health and community resources. More people, nearly 30 percent, were functionally incompetent in consumer economics than in any of the other four categories. An additional 33 percent were only just functional. This means that barely more than one-third of our adult population is proficient in the routine consumer transactions involved in managing a family's economy.

The above, translated into population figures, means that some 34.7 million adult Americans function with difficulty and an additional 39 million are functional but not sufficient in coping with those basic requirements which are related to consumer economics.

The Sentry Insurance Company's study, conducted by pollster Louis Harris (1977), pointed out that the leadership groups of the consumer movement believe their number one priority is consumer education. Ninety-two percent of the public supported compulsory consumer education as a requirement prior to high school graduation. Seventy-four percent felt that students leaving high school either are not very well prepared or not prepared at all to assume their role as consumer. Ninety-seven percent

of consumer activists and 82 percent of senior business managers feel the same way, one of the few areas in which they agree.

Interestingly enough, 71 percent of the public believe that consumers' shopping skills will improve over the next ten years. Our school's current endeavor in this area is too limited to meet this expectation.

Four Presidents of the United States have endorsed the four basic rights of consumers since they were first enunciated by President John F. Kennedy in 1962 and then expanded in 1975 by President Ford to include the Right to Consumer Education.

Said President Ford in announcing this Fifth Right at the First Annual Consumer Education "Catch-Up" Conference:

> "In the last decade, the Buyer's Bill of Rights has become a way of life in our country. These rights include information, choice, safety and the right to have complaints satisfactorily resolved.
>
> The time has now come to recognize a fifth right, one without which consumers cannot gain the full benefit of the other four. This is the right to consumer education.
>
> It is my earnest hope that consumer education will become an integral part of regular school instruction.... Only in this way can we ensure that consumers have the assistance necessary to plan and use their resources to their maximum potential and greatest personal satisfaction."

Teen-agers consume far more goods than any other age group, states Mendenhall(1969), and have considerable influence within the family circle as to the family's purchases of large and durable goods and services. Yet, teenagers are relatively uninformed about different products, the use of credit, and so on. And because they are so uninformed, he says, they are easily influenced by the advertising strategies of the business community.

Gast(1967) urges schools initiate consumer education programs to

counter the profound influence industry has on the dominant value orientation of the nation's consumers. He claims that schools have never seriously challenged business's advertising strategies which are the value-making and value-changing forces in our culture. Critical thinking skills and analysis of various advertising appeals are needed to reduce the effects of the huge sums of money spent to influence the highly susceptible teenager. What is needed are consumers more intelligent in their decision-making and consumers who are not only able to select and choose their purchases on a more rational basis than advertising, but who can actively combat the influence of the "Madison Avenue morality".

Briggs(1967) states that from childhood and adolescence on every person is a consumer; yet, without training, certainly not everyone can become an informed, conscientious and skilled buyer of the goods and services needed in those activities necessary to function wisely in society.

Jelley(1967) states that although the concern of the federal government in assisting the consumer is welcome, the task of consuming wisely is one for which individual consumers must bear major responsibility. He notes that President Kennedy in March of 1962 sent to Congress a special message which emphasized the complex and changing nature of consumer problems and called upon the federal government to take additional action to help consumers solve these problems. Jelley declares that there is indeed a need for consumer education. A major responsibility of the schools, he states, is to develop an economically literate citizenry so they may meet their responsibilities as citizens and as members of a free enterprise economy. The awareness of the problems that consumers face, he asserts, becomes more discernible as the need for economic literacy also becomes more evident.

Education, says Schoenfeld(1967), fails to prepare students for competent and effective utilization of their incomes. He maintains it is a vital component in the preparation of students for their future lives. It enables them to control their own spending intelligently, casting their votes for those producers who can best satisfy their wants and needs in terms of their own personal values and is put to use almost instantaneously. Identification by the individual with his consumer role, asserts Schoenfeld, effectively rounds out the educational training of students of all ages and of all levels of ability.

The President's Committee On Consumer Interest(1970) states that consumer education is an imperative need for every young person in America. The role of the individual as a consumer, notes the Committee, has grown extremely complex as the variety of goods and services presented to the consumer increases. For the student who has little experience and no training in the evaluation of what is available in the marketplace, there is a distinct disadvantage. Therefore, it urges, we train our young people to be knowledgeable consumers. Extensive effort must be made to incorporate consumer education, it states, into each student's total school program so he can function effectively as a consumer.

English(1972) notes that teenagers have more money to spend than ever before in our nation's history. They are, he says, constantly being bombarded with inducements to buy. Thus, it is necessary young people be prepared, says English, to make intelligent decisions concerning their personal money management. In a survey he conducted of students currently enrolled in consumer education classes, nearly 75 percent of those surveyed indicated that it had already been of value to them and 90 percent believed it would be of value to them in the future.

Furness(1973) says schools have traditionally done very little to train youth for the inevitable experience of being a consumer. Consuming, she states, is a game that we all play whether we want to or not. It's a game in which we as consumers are at a disadvantage because, while the producing team is in a position to make the rules, the consumer is left to guess what the rules are. While the producers put up other people's money, consumers put up not only their own money, but their health, safety and convenience as well. What can be more relevant, says Furness, or more rewarding for individuals than to give them the tools with which they can get their own fair deal in the marketplace.

Cleveland(1974), in discussing the pros and cons of shopping at different types of stores, notes that in today's crowded marketplace, all kinds of sellers strive to attract buyers by offering many goods and services at varying prices and quality. There are so many kinds of stores and so many different deals, asserts Cleveland, that it's hard to keep them straight and so easy to "get stung".

Wilhelms(1974) asserts that the education of young persons as consumers is not a mere incidental. He maintains "it is an imperative need of all youth"; what the National Association of Secondary School Principals and the National Better Business Bureau called it when they launched their Consumer Education Study in 1942. Today increased shortages and an end of inexpenxive goods and services mandates skills which consumers must rely upon to function intelligently in the marketplace. Wilhelms states that though intellectually the content of consumer education is mostly simple enough for junior high students, emotional readiness and motivation climb sharply as students approach adulthood. He concludes that the major effort for most students should be at the eleventh and/or twelfth grade

levels.

Peterson(1975) maintains that there is all too little education at present devoted to helping people spend their money wisely. Traditionally, she says, the emphasis in education has been on producer rather than on consumer skills. Learning has been largely geared to getting a good job. Not enough emphasis has been placed on what to do with the money earned from a job. The result has often been a person or family with adequate income but with expenditures so unplanned that all sorts of problems arise. Consumer education, says Peterson, can help reduce these difficulties by preparing both young people and adults to handle their financial responsibility wisely.

Nader(1975) maintains that consumer education is no longer an option; it is a vital skill. He states that during their twelve years of schooling most students are taught very little that will help them deal effectively in the marketplace though they will spend a large part of their lives involved in consumer activities. He claims that most schools have treated consumer education as a frill rather than as a true academic discipline. Yet, he notes, nothing is more basic to the educational process or more meaningful to students' lives.

In a nationwide survey conducted by the Advertising Council(1976), it was revealed that Americans from all walks of life have a basic faith in our economic system. Yet, it was also revealed that most of those interviewed had difficulty in describing how our American economic system works and how they were involved in it.

Reddington(1976) states that preparing today's students to meet the challenges of a rapidly changing society and its complex day-to-day transactions should be an integral part of the total school program. Many young people,

says Reddington, are ill prepared to cope with the almost daily questions concerning all kinds of financial matters. Regardless of future goals and careers, he notes, everyday living requires wise decisions on a myriad of individual financial transactions from maintaining a budget to insurance and property purchases. Lack of knowledge or adequate background information, he says, can prove both painful and costly.

Citing deficiencies found in studies both by the Office of Education and the National Assessment for Education Programs, Peterson (1977) urges secondary schools provide their students, regardless of where they may go after graduation, a solid background in consumer education to help prepare them for the many responsibilities of adulthood. She claims that unless a foundation for marketplace decision-making is laid, these students may be hampered in their ability to perform basic tasks as household budgeting or comparative shopping for insurance, homes or automobiles. Consumers, says Peterson, need special skills to help them decide which services and goods are sound purchases and which are not. Consumers, maintains Peterson, need not only be skilled in decision-making but also be aware of their responsibilities to actively influence the quality of the marketplace through educated purchases and the use of their economic and social power.

Johnston and Greenspan (1977) note that the area for consumer activity has developed into a highly complex free market system which demands knowledgeable and competent consumers if it is to function openly, honestly and maintain balance in an ever-changing social environment. The need to educate consumers, they say, has been emphasized and amplified during the past fifteen years by the greatest surge of consumerism this country has ever known.

Smerling (1978) comments that at a time when most educational policy makers are emphasizing the basics, much of what is "basic" may be in danger of being forgotten. He asserts that the need for teaching students the operation of our economic system and how students may function within it has become almost as important as the need for reading, writing and mathematic skills.

Peterson (1978), as Special Assistant to the President for Consumer Affairs, asserts that if schools are to effectively play a role in preparing students for participation in our society, they should provide instruction in how we each assume basic responsibilities within our private enterprise economy. She refers to President Kennedy's "Consumer Bill of Rights" which affirmed the rights to safety, to be informed, to choose and to be heard. In 1975, she notes, President Ford added the fifth right, the right to consumer education. All these rights, she states, are strongly supported by President Carter. She maintains that today consumer education has become more than a right, it has become an essential part of everyone's education!

Willett (1978), Executive Vice-President of the National Consumers League, claims that what we are not teaching consumers today will return to haunt, if not severly handicap, adult consumers tomorrow. When consumers remain ignorant of their personal economic power to the mighty marketplace forces, they are, she maintains, subservient to abusive, as well as beneficial practices. Consumer education is essential for all persons seeking some self sufficiency. It can equip consumers to regain and exercise judiciously their rightful economic power, she claims. Education, she says, can provide a necessary and constructive ladder from consumer ignorance to informed, assertive consumer behavior.

President Carter (1978), in his message to the participants assembled at the Third Annual Consumer Education "Catch-Up" Conference sponsored by the Office of Consumer Affairs of Health, Education and Welfare, stated that when consumers have the information they need, when they are able to use that information to make wise purchasing decisions, and when they have the basic skills to function in the marketplace, they can greatly influence our economic and our social policies. He asserted that his administration supports efforts to make effective consumer education an integral part of the regular school instruction, of community services and of educational programs for young people and adults.

Knauer (1979) says that during the 60's and the early 70's, it was commonly thought that an informed consumer was a prepared consumer. Conventional wisdom, she says, held that if we only gave consumers enough information, it would necessarily follow they would make the best use of their resources in the marketplace. Well it appears, she claims, conventional wisdom was wrong. Not wrong in emphasizing information, says Knauer, but wrong in forgetting information alone could do the job. Backed by statistics and examples from national and state studies, she says that it is evident that we are not providing consumers with the skills needed to use the information intelligently. We are not, she asserts, providing education for practical living. To use their economic resources effectively in today's marketplace, states Knauer, consumers must be equipped with the tools necessary to make reasoned planning and buying decisions.

Niss et al. (1979) state that the desire to provide American consumers with basic economic competencies is demonstrated by the fact that over thirty states require teaching of consumer concepts and that in another

six states the legislature or state educational authorities have made statements urging the teaching of consumer education.

The Michigan Consumer Education Center (1979) asserts that today's consumers live in an environment in which changes in the economic system, patterns of work and new life styles require a high level of consumer competence, understanding and action. Issues such as inflation, high energy costs, and wages and price controls, it asserts, impact on consumer decisions. It urges educators provide individuals with the skills to develop new roles not only to personally cope successfully with these and similar problems, but also to influence current and emerging social and economic trends.

Diesinger (1980) states that as our economy undergoes drastic changes, consumer education becomes increasingly more important in preparing students to successfully meet the economic challenges facing them. To be effective and skillful consumers, says Diesinger, students need be provided with current information and relevent activities of real life decisions and problems of today's marketplace.

The definition of consumer education, developed by the U.S. Office of Education, demonstrates the inclusiveness of contemporary programs, states Koerner (1980). He believes it is well within the range of a school's responsibilities--to help young people to deal effectively with their current problems and to make such preparations as are possible to cope with those problems they will meet in the years ahead. As defined by the Office of Education:

> Consumers' education is an effort to prepare consumers for participation in the marketplace or in situations involving use of resources, public and private, by imparting the understandings, attitudes and skills which will enable them to

> make rational and intelligent consumer decisions in light of their personal values, their recognition of marketplace alternatives, and social, economic and ecological considerations.

Burke (1980), Commissioner of Education in New Jersey, maintains that consumer education should stress the teaching of better decision-making skills. He claims that this is essential especially during a period of inflation such as is now being experienced.

An evaluative survey with an explanatory cover letter was prepared and mailed to fifty-two prospective respondents: elected officials, governmental and private agencies and businesses at the local, state and national levels. Respondents were requested in Part A to assess the merit of including a semester elective course of consumer economics in next year's program of studies. Part B requested the respondents to check general topics they considered should be included with such a course; and, Part C requested they note, of the five checked in Part B, those they felt were most essential for inclusion. Part D asked them to note activities they might suggest as worthwhile for inclusion; while, Part E asked them to add any personal comments they might wish to make regarding the proposed course. (See appendix 1)

Twenty-eight (54 percent) of those mailed were returned. Additionally, 105 adults from the community, 54 seniors, 93 juniors, 101 sophomores, 109 freshmen and 114 eighth graders in the intermediate school were administered the instrument, "Assessment of Proposed Consumer Economics Course".

The responses of those who responded to the mailed survey were combined to attach significance to the replies. The eighth and ninth graders' responses, representative of students who may in the future decide to

take the course if offered, were tabulated together as well as separately. Similarly, the sophomores and juniors, representive of potential candidates for the course if offered in September 1980, were tabulated together as well as separately. The seniors' responses, representative of those who might have taken the course had it been offered this past year, were not combined with any other group, nor were the adults'. (See table 2 for responses to Part A. Responses to Parts B and C are noted elsewhere.)

All of the statements within Part A which required respondents to either agree, disagree or indicate no opinion were clearly supported by the majority within each group.

One hundred percent of those who returned the mailed surveys, 99 percent of the community, 86 percent of the seniors, 87 percent of the tenth-eleventh graders and 67 percent of the eighth-ninth graders agreed that to produce consumers more intelligent in the exercise of their judgement and selection of their purchases in the marketplace is a need of sufficient importance to justify course development and introduction. (See table 2, no. 1.)

Ninety-three percent of the mailed returns, 97 percent of the community, 82 percent of the seniors, 85 percent of the tenth-eleventh graders and 80 percent of the eighth-ninth graders agreed that acquiring knowledge of those concepts and principles of economics which can be profitably used by consumers should be considered an important outcome. (See table 2, no. 2.)

In-class activities should include experiences which students can readily identify as serving their current needs and interests was a statement

which yielded agreement by 100 percent of the mailed returns, 97 percent of the community, 84 percent of the seniors, 86 percent of the sophomores and juniors, and 78 percent of the eighth graders and freshmen. (See table 2, no. 3.)

The statement: Information and opportunity to engage in activities which will assist in resolving those consumer decisions normally not encountered as a high school student should be provided within the classroom was met with approval by 96 percent of the mailed returns, 88 percent of the community, 76 percent of the seniors, 80 percent of the tenth-eleventh graders, and 65 percent of the eighth-ninth graders. (See table, no. 4.)

One hundred percent of the returned responses, 89 percent of the community's, 82 percent of the seniors', 69 percent of the tenth-elevenths', and 64 percent of eighth-ninths' were in agreement that out-of-school assignments should involve active participation in those activities which not only relate directly to present needs and interests but also to future needs. (See table 2, no. 5.)

When asked if the proposed course should be restricted to non-college bound students, restricted to college bound students, or offered to all students, an overwhelming number from each of the groups indicated that the course should be offered to all students. (See table 2,no.6.)

The majority of all student surveyed in grades eight through twelve disagreed that every student should be required to take the course prior to graduation. In contrast, 61 percent of those who returned the mailed surveys and 43 percent of the community surveyed felt all students should be required to enroll in the course. (See table 2, no. 7.) When

TABLE 2

ASSESSMENT OF PROPOSED CONSUMER ECONOMICS COURSE

PART A

	GRADE 8 (114)			GRADE 9 (109)			TOTAL (223)		
	A	D	N.O.	A	D	N.O.	A	D	N.O.
1.	83	4	27	70	16	23	153	20	50
	73%	3%	24%	65%	14%	21%	67%	9%	24%
2.	95	1	18	83	5	21	178	6	39
	83%	1%	16%	76%	5%	19%	80%	3%	17%
3.	84	16	14	90	6	13	174	22	27
	74%	14%	12%	83%	6%	11%	78%	10%	12%
4.	75	15	24	70	14	25	145	29	49
	66%	13%	21%	65%	13%	22%	65%	13%	22%
5.	67	26	21	75	21	13	142	47	34
	59%	23%	18%	69%	19%	12%	64%	21%	15%
	NC	C	ALL	NC	C	ALL	NC	C	ALL
6.	7	3	104	4	10	95	11	13	199
	6%	3%	91%	4%	9%	87%	5%	6%	89%
	A	D	N.O.	A	D	N.O.	A	D	N.O.
7.	25	75	14	23	71	15	48	146	29
	22%	66%	12%	21%	65%	14%	22%	65%	13%
	11	12	11-12	11	12	11-12	11	12	11-12
8.	8	16	90	11	15	83	17	31	173
	7%	74%	79%	10%	14%	76%	8%	14%	73%

	GRADE 10 (101)			GRADE 11 (93)			TOTAL (194)		
	A	D	N.O.	A	D	N.O.	A	D	N.O.
1.	94	-	7	75	2	16	169	2	23
	93%		7%	81%	2%	17%	87%	1%	12%
2.	84	8	9	80	4	9	164	12	18
	83%	8%	9%	86%	4%	10%	85%	6%	9%
3.	86	4	11	81	6	6	167	10	17
	85%	4%	11%	88%	6%	6%	86%	5%	9%
4.	83	5	13	72	8	13	155	13	26
	82%	5%	13%	77%	9%	14%	80%	7%	13%
5.	62	12	16	72	9	12	134	32	28
	61%	23%	16%	77%	10%	13%	69%	16%	15%
	NC	C	ALL	NC	C	ALL	NC	C	ALL
6.	5	3	93	2	7	84	7	10	177
	5%	3%	92%	2%	8%	90%	4%	5%	91%
	A	D	N.O.	A	D	N.O.	A	D	N.O.
7.	16	74	11	12	70	11	28	144	22
	16%	73%	11%	13%	75%	12%	14%	74%	12%
	11	12	11-12	11	12	11-12	11	12	11-12
8.	8	5	88	5	7	81	13	12	169
	8%	5%	87%	5%	8%	87%	7%	6%	87%

A- Agree
D- Disagree
N.O.-No Opinion

NC - Restricted to Non-College Bound Students
C - Restricted to College-Bound Students
ALL- Offered to All Students

TABLE 2 (Cont'd)

ASSESSMENT OF PROPOSED CONSUMER ECONOMICS COURSE

PART A

	GRADE 12 (54)			COMMUNITY (105)			MAILED SURVEYS RETURNED (28)		
	A	D	N.O.	A	D	N.O.	A	D	N.O.
1.	46	5	3	104	1	-	28	-	-
	86%	9%	5%	99%	1%		100%		
2.	44	4	6	102	1	2	26	-	2
	82%	7%	11%	97%	1%	2%	93%		7%
3.	45	5	4	102	1	2	28	-	-
	84%	9%	7%	97%	1%	2%	100%		
4.	41	7	6	93	3	9	27	-	1
	76%	13%	11%	88%	3%	9	96%		4%
5.	38	7	9	94	3	8	28	-	-
	82%	13%	15%	89%	3%	8%	100%		
	N.C.	C	ALL	N.C.	C	ALL	N.C.	C	ALL
6.	1	4	49	3	1	102	-	-	28
	2%	7%	91%	3%	1%	97%			100%
	A	D	N.O.	A	D	N.O.	A.	D	N.O.
7.	7	41	6	45	44	16	17	8	3
	13%	76%	11%	43%	42%	15%	61%	29%	11%
	11	12	11-12	11	12	11-12	11	12	11-12
8.	3	6	45	10	15	80	1	4	23
	5%	11%	84%	10%	14%	76%	4%	14%	82%

A- Agree
D- Disagree
N.O.- No Opinion

NC- Restricted to Non-College Bound Students
C- Restricted to College-Bound Students
ALL- Offered to All Students

questioned as to whether the course should be offered at the eleveth, twelfth or at both levels, the vast majority indicated it should be offered to both. (See table 2, no. 8.)

Banscher (1980), a registered architect-planner located in the Woodbury, New Jersey area, commented on his return that the proposal sounds like an excellent idea. "We can never," he says,"be too prepared to face the world!"

Responding for Commissioner Joseph LaFonte of the New Jersey Department of Community Affairs, Stockton (1980) states that the Department agrees that consumer economics is important to all students regardless of their future plans. "It should," she says,"help students spend money wisely as well as introduce them to some of the problems with which they will be confronted in their daily lives."

Nyheim (1980), Director of the U.S. Office of Consumer Affairs, responded that never have students needed more desperately to develop the skills and knowledge which will allow them to participate effectively in the marketplace and in the government and corporate decisions which effect them. "Too often," she states,"students leave school as consumer illiterates not knowing how to seek redress, their consumer rights and responsibilities, their role in the economy, how to budget and manage their personal and financial resources-- how to make wise consumer decisions."

Numerous other comments by respondents may be viewed in appendix 2.

2. Objectives

2.1 Terminal Objectives

A Consumer Economics course will be conducted at the Woodbury High School on the eleventh and twelfth grade levels from September 1980 to January 1981 with the following results:

1. Twenty or more students will enroll in the course.
2. Eighty percent of those enrolled will successfully complete the course.
3. Each student completing the course will provide evidence of having improved his everyday consumer behavior as measured by his responses pre- and post-practicum to an instrument on which an improvement of 20 percent will be considered satisfactory. (See appendix 3.)
4. All students completing the course will manifest a 20 percent pre- to post-practicum improvement on an instrument designed to assess their skill in making consumer decisions beneficial to their selection of goods and services. (See appendix 4.)
5. Eighty percent of those completing the course will demonstrate a minimum 20 percent pre- to post-test increase in their knowledge of those concepts and principles of economics which consumers can advantageously apply. (See appendix 5.)

2.2 Process Objectives

1. The prospective instructor, as part of his preparation in developing the course will attend a workshop for teaching consumer skills given by the New Jersey Center for Consumer Education Services at the Educational Improvement Center - South Jersey; an economics workshop sponsored by Glassboro State College's Center for Economic Education at the New Jersey State Department of Education's Gloucester County Office; the Third Annual Career and Consumer Education Materials Fair co-sponsored by the New Jersey Occupational Resource Center and the Center for Consumer Educational Services; and, the two-day All-Eastern Consumer Education Forum. (See appendix 7.)

2. The success of an in-service program, conducted by a consumer education teacher from within the district acting in the capacity of consultant, will be based upon his satisfaction with the developed course's program and specific objectives. (See appendix 8.)

3. The Director of the Glassboro State College's Center for Economic Education has agreed to offer assistance in the event the prospective instructor encounters seemingly insoluable situations in course development or implementation.

4. A minimum of forty-five hours during the normal working day and the district's half-day in-service workshops will be set aside during a four month period for course development.

5. The high school's guidance counselors will be briefed to insure that their current tenth and eleventh grade counselees in January, February and March and during the arena scheduling in May review fully the intent, scope, and description of the course and respond to any questions which might arise.

6. The board, upon recommendation of the superintendent, will approve the developed course.

7. The board approved teacher developed course will be implemented during the instructional year.

3. Research To Develop A Strategy

Research to formulate a strategy to meet student needs was initiated through a search of the literature, examination of potential curricula and consultation with practitioners and experts.

3.1 Search of the Literature

An ERIC search was conducted and the literature reviewed along with information from: the Educational Improvement Center--South Jersey (Sewell, New Jersey), the Center For Economic Education At Glassboro State College (Glassboro, New Jersey), the Glassboro State College's Curriculum Library and Repository for Governmental Documents (Glassboro, New Jersey), the Office of Consumer Affairs in the County of Gloucester (Woodbury, New Jersey), the Center For Consumer Educational Services of the New Jersey State Department of Education (Edison, New Jersey), the Principal's Information and Research Center (Cambridge, Massachusetts), the Joint Council on Economic Education (New York, New York), the Consumer Education Resource Network (Rosslyn, Virginia), the Research Information Service of the Association for Supervision and Curriculum Development (Alexandria, Virginia), the National Association of Secondary School Principals (Reston, Virginia), the National Council for the Social Studies (Washington, D.C.) other professional associations, state departments of education and publishers. The review focused upon those tenets which would, upon analysis, support the students' needs.

Short and Jennings (1976) declare that curriculum can not be separated from the context in which it is generated--society. They note that the disciplinary approach to curriculum has inherent weaknesses which, at least at times, renders it ineffective. They claim

that in solving today's problems one must cut across traditional academic disciplines. The multidisciplinary approach, they assert, pools disciplines and working cooperatively renders global phenomena intelligible and useful. Indeed, the multidisciplinary approach, they maintain, provides a framework to facilitate coherence and minimize confusion.

Cohen (1978) maintains that interdisciplinary education is an attitude as well as a set of methods for posing problems which transcend traditional subject matter boundries. Students, she says, are confused when the distinctive learning that occurs in separate programs is ignored or negated in their other conventionally organized classes. The whole school, asserts Cohen, should be viewed as the irreducible minimum interdisciplinary setting. Problems which society faces can no longer be solved within the narrow confines of individual traditional subject areas but must transcend those limits if students are to be prepared to understand and help solve their own problems and those of society of which they are a part.

Gagne (1970), as well as Bruner, Piaget and others, emphasizes that learning is not primarily a matter of communicating something that is to be stored; instead, it is a matter of stimulating the use of capabilities the learner has already at his disposal and of making sure he has the requisite capabilities for the present learning task as well as for the many more to come.

Tyler (1976) states that the failure of students to transfer what is learned in school to situations encountered out of school is a problem related to the active role of the learner, one that has long been cen-

tral to educational psychology. Schools exist, maintains Tyler, to help students acquire those behaviors which are relevent and applicable to situations in which they will become involved in the future. By not considering student interest, concerns and perceptions, transfer-of-learning, he claims, is deterred. Thus, he urges special emphasis upon the implications of student involvement when developing objectives, curriculum designs and sequences of learning experiences.

Dante (1974) maintains that social studies of the 70's, in contrast to the 60's which stressed the structure of separate disciplines and centered on cognitive learning, places emphasis on the affective domain and moves in the direction of an interdisciplinary approach involving much more than the separate social science disciplines. Economics, points out Dante, is one area in which this is occuring. Unquestionably, Dante's inference of the 70's, as least for economics, is applicable to the marriage of that social science with consumer education.

Kaltsounis (1970) urges that curriculum in the social studies area such as economics, be structured in a way that allow opportunities for students to become actively involved in decision-making. The power to make intelligent decisions, he says, is a very important commodity in our society today. Decision-making, he states, is the inquiry method or the problem-solving approach taken a step beyond simply arriving at conclusions. It's more dynamic in that it requires action as a result of and following each instance of systematic intellectualization. Besides cognition, it involves feelings, values, attitudes and beliefs--the affective domain. Any decision for action tends to preserve or influence the established equilibrium between knowledge, beliefs and behavior. To more vividly make his point, Kaltsounis quotes sociologist Laurence Senesh

("Organizing Curriculum Around Social Science Concepts", New Frontiers in the Social Studies, 1967): "Values and norms are the main sources of energy to individuals and society." Programs conceived in the social studies area, contends Kaltsounis, should comprise an active program which requires involvement in decision-making!

Drawing attention to the National Task Force on Economic Education's report entitled: Economic Education in the Schools, 1961, Schoenfeld (1965) notes that most high schools expend little time teaching economics. Not only does this deter students from effectively meeting their economic citizenship responsibilities but inhibits them from making wise personal consumer decisions.

Boyer (1978) notes that schools are constantly under pressure to serve private-sector interests. Some, he claims, unknowingly obtain materials that often serve primarily private-sector goals. The kind of future Boyer says we will have is connected with the kind of economic system we have and the kind of economic system we have in the future is affected by the kind of economic education people get today. A redirected economic education away from the private-sector interests' influence can help people learn to plan economic transition steps toward a better life for present and future generations, a consequence unlikely through the current form of economic education within our high school today.

The President's Committee on Consumer Interest (1979) maintains that each student should be helped to evolve his own value system, develop a decision-making procedure based on his values, evaluate alternatives in the marketplace and obtain the best buys for his money, understand his rights and responsibilities as a consumer in our society, and

fulfull his role in directing a free enterprise system. Students, it urges, should be taught the basic elements of consumer behavior so they will be able to make intelligent consumer decisions ten to fifteen years from now, when many of today's products and services will have been replaced by new ones.

Nader (1975) maintains that consumer education should be viewed as both defensive and offensive education. The defensive aspect, he says, should teach students to avoid the pitfalls, to analyze their own consumer behavior and to deal effectively in their everyday consumer transactions. The offensive one enables them to regard themselves as responsible consumer citizens and to see the alternatives that are, or should be, open to them in the marketplace.

Nader maintains that whether the consumer course is separate or integrated, the following basic objectives need to be considered:

"1. Students should learn how to distinguish between their own <u>needs</u> and <u>wants</u>. They should realize that their buying affects not only their own pocketbooks but the economy and the environment as well.

2. Students should understand the internal influences (family income, life-style, goals, and values) and the external influences (advertising, other communications media, friends) that affect their consumer behavior.

3. Students should learn how to manage their own finances and understand the various types of expenses for which they must budget.

4. Students should be made aware of the alternatives open to them in the marketplace, such as cooperative buying. They should also realize that <u>not</u> buying is one important alternative.

5. Students should know how to get information <u>before</u> they purchase goods and services; and they should learn to discriminate among the various sources of information

available - salespeople, labels, advertisements, consumer magazines, trade associations, government agencies, consumer groups.

6. Students should learn how to shop wisely comparing prices, quality, services offered, and the environmental effects of their purchases.

7. Students should become aware of the various avenues of consumer complaint redress and be able to evaluate their effectiveness.

8. Students should gain an understanding of lobbying and other influences that ultimately contribute to the drafting and passage of laws.

9. Students should have a general knowledge of our legal system and understand ways in which they can activate or improve the laws that affect individual's rights.

10. Students should have a chance to explore some of the controversies in the consumer field, to analyze these problems, and then to make their own decisions based on thoughtful research and critical inquiry. Such topics include additives in our food, the pros and cons of buying on credit, and the future course of energy consumption."

Gartner (1978) claims that human services have been given little attention in consumer education. The major emphasis, says Gartner, has been on preparing individuals to function in the marketplace helping them decide on what goods to buy, to compare cost and quality, to choose amongst various alternatives, to make the purchase and to arrange for payment. Also involved is having buyers be aware of appropriate expectations for quality and performance and, if dissatisfied, of the procedure for redress. Gartner urges the same considerations be given for human services as are given for the purchasing of goods.

Ashcroft and Ashcroft (1979) urge the schools include an area on consumer protection in their consumer education courses. They feel that the average citizen has little or no knowledge of whom to go to or what to do to protect themselves in the event they feel they are being

cheated in their purchases.

A panel of experts who reviewed the results of the National Assessment of Educational Progress's (1979) Survey of Consumer Skills and Attitudes urges students be provided with a broad outlook of their roles as consumers. Consumer education should, they state, foster a sense of responsibility and a knowledge of various courses of action among young people. It should also promote an awareness of some concrete areas in which their knowledge of consumer responsibilities and rights are required for the most effective interactions in the marketplace.

Harty (1980), concerned with the effect industry-sponsored materials have on their captive audiences in the classroom, urges teachers to resist acceptance of these "free" materials. She cautions teachers not to accept "free" materials unless they have been thoroughly screened to avoid blatant product promotion.

Koerner (1980) cites a number of strategies teachers of consumer education have found successful in encouraging student involvement and many learning activities that carry students much beyond the "practice" level and classroom walls. The following are illustrative of strategies and solutions of what imaginative consumer education teachers have successfully implemented:

1. Replication of tests shown on T.V. commercials.
2. Establishment of student consumer-action teams, which includes channeling consumer complaints to the proper agencies.
3. Observation of shoppers in a food store to see how many read labels before buying.
4. Investigation of make-money-at-home schemes.

5. Visitations to small-claims and bankruptcy courts.

6. Exhibiting "white elephants" and analyzing reasons why they were purchased.

7. Evaluation of the condition of a used car that is for sale.

8. Replication of product tests as given in Consumer Reports and Consumers' Research.

Jelley (1967) maintains that consumer education and economic education are closely intertwined. We study economics, he maintains, because we want to organize our efforts better to satisfy more of our unlimited wants. Resources and resource allocation are the key elements in economics. Likewise, in consumer education, states Jelley, we face the problem of resource allocation because most of us have limited incomes but unlimited wants. One of the major objectives of consumer education has been to assist consumers in making intelligent choices among goods and services and in securing the fullest utility from them. Thus, consumer education is really a part of economic education. It is difficult, he asserts, to imagine any effort to teach consumer education without the contribution of economic education.

Consumer education, Wilhelms asserts (1967), gets tremendous vitality and serves an essential function by moving right into real, workaday concerns of youth; at its base is a gritty "dollars-and-sense" business. At the same time it provides students with an avenue for weighing personal and social values and a somewhat natural, functional highly motivated approach to institutional economics, to seeing the economy in action. Without the gritty lower stratum, consumer education, he maintains, can become merely a bookish discussion of "philosophy"; without the higher reaches into values and social economics it all too often

remains a pedestrian exercise on how to save pennies and promote a narrow self-interest. The art of consumer teaching, exclaims Wilhelms, lies in constantly moving back and forth between the two levels, using each to enrich the other.

Fersh et al. (1971) offer what they consider a new approach to teaching economic concepts and generalizations to secondary school students. Instead of focusing upon the producer or the role of business in the economy, they emphasize the crucial role of the consumer. They maintain that by blending economics and consumer education students are provided with an understanding of the economic process by illustrating the impact of their own behavior when they function as workers, consumers and citizens. Thus, economic concepts and methods of inquiry are made relevant to the everyday lives of the students.

They maintain that social economics and personal economics, which they closely identify with consumer education, provides a body of concepts and principles that explains how the American economy works and how it affects the economic well-being of its individual members. These two branches of economics provide the same techniques of analysis and processes advocated in the consumer decision-making process. Thus, the following, by inference, is advocated for consumer economics as the process to be used in decision-making (reasoning):

1. Define the problem;
2. Identify goals and underlying values;
3. Consider alternative measures for achieving the stated goals;
4. Analyze the probable consequences of each alternative; and,

5. Choose the best course of action in terms of the stated goals.

The development of those skills, concepts and understandings for everyday living, often interpreted to include only the traditionally accepted skills referred to as buymanship, money management, understanding of credit and avoiding the pitfalls and frauds of the marketplace, claims Johnston (1973), is a rather narrow concept of consumer education. The ultimate goal of consumer education should be to develop an individual's ability to make and execute those decisions concerning the use of his resources which are not likely to contribute to the achievement of personal benefit. This includes, he maintains, not only his monetary resources but also his health, talent, time, etc. used within a framework of his system of values and priorities. Consumer education then must be viewed as much more than a means of coping intelligently with the marketplace; it must be an integral aspect of all education, both formal and informal. Johnston contends that the best way to achieve the goals and objectives of consumer education is through an interdisciplinary approach. He claims that all traditional subject areas can accommodate consumer education without threat of disruption or compromise of the accepted and traditional goals and objectives of the subject areas.

Warmke (1974) urges those who would become involved in developing curriculum for consumer education view personal economic decision-making in the context of the total society. As example, he states that we are doing our students an injustice if we stress only the price a person pays at a retail store and do not consider the total cost that might be involved in producing a product--for example: air, water and noise pollution. We must, he insists, examine the consumer in the context of the

problems of society!

Wilhelms (1974) asserts that effective buymanship and effective financial management are the twin cornerstones of any successful consumer education program. He recommends the classroom teacher devise activities based on this foundation; activities which will enable students to view their own personal values and as a result be more understanding of their own individual needs, wants and interests when making choices of goods and services. Further, he urges students have a working familiarity with their economic system as it really is so they may understand and use the system for their benefit. Finally, he suggests students have an understanding of the processes of government so they may become involved in countering the frauds perpetrated in the marketplace.

Schoenfeld and Natella (1975) maintains that the scope of consumer education precludes the possibility that any one resource can encompass the total body of knowledge and information sufficiently broad and profound to accomplish legitimate goals. A consumer text must be complemented by materials, they note, that reflect current activities, trends and issues as they relate to consumerism. In fact, they believe it is quite possible to draw upon a host of materials rather than maintain one specific text as the primary source because of fluctuations within the economy and their effects upon the marketplace.

Johnston and Greenspan (1977) urge not only a continuation of the more traditional aspects of consumer education such as shopping wisely, managing one's finances, making appropriate decisions and the like, but also encourage inclusion of those topics which recently have placed greater emphasis on understanding, securing and using human resources

such as health care, welfare, community services and other similar areas of consumer concern. Further, they urge students be prepared to assume responsibility as a consumer-citizen so as to function in the broader policy-making decisions which may not directly impinge on the individual or family unit. The goal here, they state, is not only to help individuals carry out the role of consumer-citizen with enthusiasm and confidence, but also with logic, fairness and responsibility.

They suggest that one process of educating students to consumerism is to integrate it into existing courses with whatever activities are involved tailored to the special needs and interests of the target group.

Peterson (1977) states that consumer education is an interdisciplinary subject which permits instructors wide latitudes and many opportunities to be creative. It is not just buymanship and saving pennies, she says, but also a means of coping with and improving upon the "system". It affords the practitioner a resource for action. Just as it is important students know how to protect their health, safety and hard-earned dollars with sound purchasing skills and comparative shopping techniques, it is also important, she says, they understand how government actions affect their choices with regard to these issues. She urges students be afforded the opportunity to learn the dynamics and the processes of federal, state and local agencies so they can become actively involved and contribute to changes in both the political and the economic sphere affecting where they must turn for the necessities of life.

Alexander (1978), a National Association of State Boards of Education Consumer Education Specialist, contends that a comprehensive consumer education program should include the following key elements:

1. The operation of a private enterprise economy including the district but interacting roles of business, government, and the consumer.

2. Basic economic principles and their relationship to the American economic system.

3. Factors influencing the consumer decision-making process.

4. Personal finance, including buymanship and money management.

5. Consumer rights and responsibilities.

Alexander calls these key elements a macro view asserting that the challenge is to incorporate this view into a balanced program. No one perspective should be overemphasized, he maintains. The easiest approach, claims Alexander, is to select an important topic and view it from all of the perspectives.

MacDowell and Niss (1978) maintain that good decision-making, basic to consumerism, develops out of an understanding of basic economics. Economics, they claim, is a science and discipline which provides the fundamental parameter for weighing alternatives and for making calculated choices in a market-oriented economy. They give two reasons why an elementary knowledge of economics should be the core of a consumer education curriculum: a) it is the most important tool for purchasing goods and services that a student can bring to the marketplace; and, b) it is also the most practical general knowledge an individual can apply to the world of work. All consumer issues are tied to choices and this is truly, they say, what economics is really all about!

Scalet and Cheeseborough (1978) assert that the school district's budget can and should be used as part of the teaching strategy in consumer economics. They suggest the following activities and comment that

additional ideas should emerge from creative teachers:

1. A discussion of recent attempts of the school district to economize and the outcome of those activities.

2. Comprehension of budget as a control device over expenditure.

3. A knowledge of the need to make realistic budgetary estimates and to incorporate flexibility to deal with future uncertainties.

4. A knowledge of school district purchasing techniques and credit transactions in order to relate them to personal financial transactions.

5. An analysis of the impact of changes in tax millage on the school district and the taxpayer.

Uhl (1978) maintains that a division has evolved between economic and consumer educators where economic education emphasizes what might be termed "citizenship economics", an understanding of the economy which will be helpful in making rational judgements about the important economic issues of our time. Uhl claims this is necessary but not sufficient education for the consumer.

"Personal economics", as Uhl refers to consumer education, should build upon and complement citizenship economics by building marketplace coping skills - the what, when, where and how of consumer decision-making. He states that economic and consumer educators share similar goals:

1. to provide consumers with the facts, principles and analytical tools necessary for making informed choices;

2. to develop consumers' powers of critical thinking and reasoned judgement; and,

3. to encourage active participation in shaping markets and the economy through involvement in economic policy and intelligent purchase decisions.

Yates (1978) asserts that economic education encompasses those educational programs and informational activities that teach consumers the laws, economics and decision-making of the marketplace. These, she maintains, are vital for the American consumer.

Caroom (1979) urges students become proficient in consumer money management. He claims that the knowledgeable consumer enjoys a higher standard of living than others with the same income who do not manage their money well. He calls for a course which first exposes students to the economy and its influences upon them; how they can function most effectively within the economic structure; and, the important role credit plays. He suggests ways students can get the most for their limited dollars and also how efficient spending can result in accrued savings.

Participants in the Consumer Education Development Program Study met at Eastern Michigan University during the summer of 1979 to discuss the question: "What are the major factors which contribute to an effective consumer education program in both state and local agencies and what are the essential modifications for the improvement of such programs?" Representatives of the Michigan Consumer Education Center, the City University of New York and the National Consumers League are the participants in this study which is funded by the federal government. The following are selections from their report, "The First National Convening: A Summary Report" (1979):

1. Teachers should go beyond the limits of published textbooks and include activities that give students experience in the marketplace and the political system.

2. The instructional program should not be limited to short-term coping skills, but should include such

topics as shortages, pollution controls, inflation and new value systems related to quality of life.

3. Consumer education content must be relevant to the student's real life in the marketplace. Student motivation is encouraged by participation. Students should be taught to analyze and judge. They should learn how to evaluate the social and economic impact of consumer decisions. Discussions should go beyond the safe subjects into the controversial issues in consumer and economic affairs.

4. Educators at all levels fail to see consumer education as a vehicle that interrelates many of our economic, social and governmental problems. Consumer education should draw from such areas as psychology, sociology, public policy, economics, mathematics and the applied areas such as home economics, business and citizenship education.

5. Links must be forged between consumer education and consumer advocacy in both traditional and non-traditional educational settings. Consumers must leave their present passive state and become active in shaping the array of goods and services available.

6. Consumer education must recognize new political and economic realities such as the depletion of resources, pollution and environment, greater service needs such as health and legal services, and competition for scarce goods.

7. Consumer education is multidisciplinary in nature. It is an applied field of study which should have a clear identity, separate from other disciplines. At the same time, consumer education must infuse its insights into other disciplines and not isolate itself from their influence. It must draw from many disciplines and professions and contribute a consumer perspective to them.

8. Consumer education must teach consumers how to think and analyze, how to cope and plan, how to react and how to affect change in the marketplace. It should address a hierarchy of consumer skills from coping to questioning and to action for change.

Garman and Eckert (1979) maintain that one cannot become an effective citizen/consumer without becoming more fully aware of factual information, developing favorable attitudes and a personal code of ethics,

and making a commitment of helping effect positive change in the American marketplace. Those decisions, they claim, ultimately raise the consumers' individual levels of living while also contributing to improvement in the morality of the marketplace. Consumer education, say Garman and Eckert, when combined with other disciplines, such as economics, provides for an effective and appropriate educational program for attaining these goals.

Knauer (1979) claims that consumer education is the process of importing skills, concepts and insights required to help individuals evolve their own values; evaluate choices in the marketplace; manage personal resources effectively; and, obtain the best buys for their expenditures. Importantly, it should help people understand their rights and responsibilities in the free enterprise system. Hopefully, she says, this will help correct the imbalances in the buyer/seller relationship which has resulted from some of today's marketing practices.

To make learning relevant to consumer experiences, she maintains that consumer education must be integrated with the traditional academic disciplines; must be made more comprehensive; and must teach those consumer competencies at the level where they will be used. Knauer believes that by integrating consumer education with the traditional academic disciplines, student skills in both areas can be improved.

Students, says Knauer, need specific training in how our economic institutions work and how to use them. Thus, any course in consumerism must include consideration, she says, of individual needs within the context of the national economy.

Maedke et al. (1979) assert that to help students manage their money

well by making wise choices in the marketplace is the essence of any well developed consumer education course. After completing such a course, students should know how our economy functions; how to make purchases wisely; how to manage money to their best advantage; how to evaluate sales and advertising practices; and, how to guard against unwise buying practices and dishonest selling practices. To do this, students should focus on current problems encountered during their school years as well as those they will certainly be confronted with leaving school.

Clow et al. (1980) illustrate that there is a core of concepts shared by career, consumer, and economic education; concepts shared by just two of these areas; and, certain concepts which are distinctive to each area. Indeed, they say it is the existence of these distinctive concepts which makes each separate fields of inquiry and instruction. By carefully incorporating shared concepts within the consumer economics classroom, they maintain students will at once be able to relate the two fields and have time to understand each - consumer education and economic education.

Clow (1980) maintains that students in consumer education need become more knowledgeable of the basic economic concepts of scarcity - supply and demand; choice making - the ability to weigh allocation of resources to suit one's needs and wants in terms of personal values and goals; and, opportunity costs - what one has to give up to obtain something else. He claims that only by understanding these concepts, as are involved in our nation's competitive market structure, will students be able to become more intelligible consumers able to meet their own needs and wants, and also be able to influence the structure to the benefit of all

consumers.

Zimrin (1980) urges teachers of consumer education use basic life cycle models as a means for students to study the alternative financial decisions they will encounter throughout their lives. She claims that by teaching individuals to anticipate life-style changes they can prepare themselves for these changes aforehand and take those measures which will assure them of a better quality of life.

Koerner (1980) states that although it is difficult to define or delimit consumer education, the following four broad content areas, it is generally agreed, are included within the field:

1. Consumer decision making, which includes such matters as needs versus wants, the process of choice making, and personal and public values and attitudes as they relate to decision making;

2. Economics, which deals with basic economics, economics specifically related to consumer activities, and the free enterprise system;

3. Personal finance, which includes a study of buymanship and money management; and

4. Rights and responsibilities, which covers consumer protection, law and regulations, consumer redress mechanisms, and the responsibilities of consumers in our economic system.

3.2 Examination of Potential Curricula

Herrmann (1979), who conducted a rather comprehensive study of the content of high school consumer education texts published between 1938 and 1978, concludes that there is limited consensus amongst publishers of the content of consumer education. There is, he states, considerable variation in the many topics and the intensity of the coverage given them. Only budgeting, savings and investments, life insurance and housing, of all the topics, received extensive coverage. It appears, he says, that in

recent years consumer education has remained relatively uninfluenced by the agenda of the consumer movements.

Education, maintains Herrmann, has behavioral change as its goal! The consumer education curriculum has not, however, been so organized as to best encourage such change, he claims. Emphasis has normally been on information, rather than process. We have, Hermann asserts, communicated information but have not done well in teaching the process of using it. To more effectively teach process, it would seem more desirable to organize topics within a process framework such as proposed by Patricia Murphy (Consumer Education Modules, A Spiral-Process Approach, 1974). He claims that process, to this point in time, has been taught mostly with end-of-chapter projects and activities.

Respondents to the survey, Assessment of Proposed Consumer Economics Course (see appendix 1), were given the opportunity to check in Part B which of nine areas they considered should be included within the course; they were given the option to add a tenth. Most of those who returned the mailed surveys took advantage of the option. Nearly all the topics added could be interpreted as being included within the nine cited. Part C required the respondent to note which of the five they had checked in Part B they considered most essential for inclusion in the course. (For the responses to both Parts B and C, see appendix 6.)

Examination of obtained texts, manuals, state curriculum guides and locally prepared courses of study was delayed until a criteria could be established with which to assess their worthiness as well as the ramifications of Herrmann's study and the responses from Parts B and C

of the survey, Assessment of Proposed Consumer Economics Course. The criteria which was developed was derived from what were deemed the salient findings of the review of the literature.

Criteria:

1. Material to be multi-disciplinary in content, economics and consumer education.
2. Varied activities provided to accommodate the range of abilities and interests expected in heterogeneous grouping.
3. Learning activities which promote transfer-of-learning to situations encountered outside the classroom.
4. Student-oriented decision-making activities utilizing the inquiry or the problem-solving approach.
5. Elementary economic principles and concepts involved readily identifiable as being related to consumer-oriented situations enabling individual student deductions based upon information gathered.
6. Reading level expectancy that of a junior high school student.
7. Mathematics confined to simple arithmetic.
8. Directions simply and concisely written.

As had been forecast by several of the authors in the search of the literature, preliminary examination revealed that no one or two sources met all the criteria. It was evident, however, upon further inspection, that a number contained valuable information, activities and projects from which a course could be creatively organized and developed to meet the students' needs.

3.3 Consultation with Practictioners and Experts

Correspondence with representatives of the National Association of Secondary School Principals and the National Council of the Social Studies as well as conversations with Mary Lou Hamil of the New Jersey Center for Consumer Education Services and several others provided initial contacts that eventually made it possible to obtain further information from which to formulate an acceptable strategy. An additional source was the Gloucester County (New Jersey) Secondary Principals Association through which contacts were made with classroom teachers.

Representing the national level, John Clow, a specialist in Consumer Economics with The Joint Council of Economics, recommended we develop the following four units which he maintains are basic for any consumer economics course:

1. The nature of our economic system, of which students are a part;
2. Credit, since we are a credit-based society;
3. Money management, as universally defined; and,
4. Buymanship

He defined "buymanship" as the implementation of that knowledge acquired during the study of the first three units and applied to a minimum of one consumer activity associated with the purchase of goods and one with services.

At the state level, the author spoke with Rosemary Harzmann, Director of the Home Economics and Consumer Education Division of the New Jersey State Department of Education. She said that consumer learnings

appear in all curriculum areas and need to match the discipline and expertise of the teacher. She recommended that such courses focus on the unifying concepts and processes that assist young people make wise consumer choices including product information and the like. It would appear, she said, that a coordinated or interdisciplinary approach would make it possible for students to acquire appropriate knowledge and skills relative to their particular needs, wants, goals and life styles.

At a meeting with Benjamin Hitchner, Director of the Center for Economic Education at nearby Glassboro State College (Glassboro, New Jersey), our school's social studies department chairperson and the author discussed potential strategy for implementing a semester consumer economics course at our high school for juniors and seniors. He asserted that impulsive buying habits are rampant among individuals of all ages. What is demanded is we make every effort to instill in students cautious and wise expenditure of their funds to enable them to satisfy their considered "prioritized" needs and wants for goods and services.

He proposed we divide the semester course into four sequenced units with the information and activities provided in each enabling students to experience development of their consumer decision-making skills. Similar to John Clow, he recommended the initial unit concentrate upon those elementary economic concepts and principles with which an individual need be knowledgeable to function intelligently in the marketplace. As a second unit, he suggested selection of an economic concept such as inflation and relate it to its impact upon prices, income, debt, credit, savings and the like. He recommended as a third unit a host of consumer activities from which students could select several, all of which would

require application of the economic concepts and principles of the first unit and utilization of the problems approach of the second. Essentially, this third unit, the longest of the four, would involve investigation of pricing and the quality of goods and services as well as the influences of advertising. As the fourth and final unit, he urged students be given information on their rights as consumers and where and how redress could be obtained in the event they are aggrieved . He suggested representatives from consumer protection groups and agencies be invited to speak and field trips be scheduled to small claims court. Among other activities, he recommended having lawyers, familiar with consumer complaints come and speak to the students. Other activities, similar to those mentioned in the search of the literature, were suggested as well.

Contact was made with Trudy Phillipon, business education teacher at Pompton Lakes High School (Pompton Lakes, New Jersey), who teaches a one-semester consumer course (Consumer Awareness) required of all juniors. Topics covered are: payroll, banking, credit, legal rights and responsibilities, autos and auto insurance, health insurance and life-insurance. Instructional strategies, she says, include: lectures, learning activity packets, group work and guest speakers. Though there is a class text, it is evident that numerous other sources are used. The expense involved in funding such a course, she said, is not excessive.

Similar to Pompton Lakes' consumer course, Roxbury High School's (Succasunna, New Jersey) is also required by the local board of education. However, this course is a quarter course at the senior level. Seniors are scheduled out of their physical education class and receive either a pass or fail grade. Barbara Nuss, the teacher, reports that when the class of

1977 was surveyed, only 15 percent felt the course should be required but when they completed the course 63 percent felt it should be required. A more recent survey showed that 87 percent felt all seniors should take the course and that the information would be useful to them after leaving high school. Eighty-seven percent did not want to use a textbook or a combination textbook/workbook; and, 50 percent or more liked the variety of the material that was used. Further, students wanted more time spent on the topics: buying a used car, housing, income tax, insurance and banking. The course content, Nuss reports, includes: preparing budgets, using credit wisely, using banking services, housing, insurance, comparison shopping, preparing income tax forms, savings and investing, buying a used car, consumer rights and responsibilities, preparing for a job interview, and preparing resumes and job applications. Similar to Pompton Lakes', no great expenditure of funds is involved.

Gene Kravitz, who is the social studies department chairperson at nearby West Deptford High School (Gloucester County, New Jersey) says that the elective consumer economics course offered to upper classmen is a practical treatment of the forces and influences that surround our daily lifes. This course, he reports, presents basic economic principles and suggests certain buying practices in a way which will move the student from his own experiences to the responsibilities of an adult in the economic roles of a worker and consumer. Kravitz says that emphasis is placed on the consumer role and the activities of spending, borrowing, saving and investing.

Similar to the process espoused by Patricia Murphy (Consumer Education Modules, A Spiral-Process Approach, 1974) Kravitz notes:

> "To become a consumer, one must set for himself certain values or goals and then attempt to make wise choices. His choices will be influenced by basic needs such as biological, security,

affection, self-esteem, and self-realization, In order to do this or make accurate decisions, he must: 1.) identify his goal; 2.) identify the alternatives; 3.) gather information; 4.) evaluate the alternatives; and; then, 5.) make a final choice."

4. Review Of The Research

At the conclusion of the research, meetings were held to review the findings, discuss potential strategies, and select one which would meet the students' needs. Present were the course's prospective teacher, several other of the District's personnel and the author. Analysis of the research revealed numerous suggestions and practices which could well be incorporated into an acceptable strategy. In addition, several of those present offered recommendations. Three approaches were developed:

1. to provide instruction in the fundamental concepts and principles of economics during the first half of the course and then incorporate them in traditional fashion during the second half in teacher selected consumer education activities.

2. to utilize consumer education as both the prime area of content and vehicle for student-centered activities which incorporate the use of elementary concepts and principles of economics and employ the inquiry and/or problem solving approach

3. To initially furnish instruction in those aspects of economics which consumers need know and be able to use to function intelligently in the marketplace; and, then provide consumer information and student-centered activities - experiences and problem solving activities which incorporate those aspects of economics furnished during the initial instruction. Students would select a limited number of the

activities related to their needs and interests in which they would then become activley involved. Emphasis is upon developing personal consumer decision-making skills and consumer-citizenship responsibilities.

There was a lapse of several days from the time the three approaches were formulated and the next meeting. During the intervening time we were able to consider fully the implications involved in each approach and also converse informally with each other. When we next met, the third approach was selected as the strategy.

Of the two rejected, it was concluded that neither satisfactorily integrated economics and consumer education. The first overly emphasized economics; whereas, the second placed too much stress on consumer education -- each to the detriment of the other. It was believed, of the first, that with the course managed in traditional academic classroom fashion, the activities selected and directed by the teacher might well not meet the students' needs and interests. The second was more appealing in that the inquiry or problem solving approach denoted an attempt to encourage development of decision-making skills. However, there was no indication that students would be able to choose from amongst the student-centered activities offered those which would meet their individual needs and interests. Nor was there any indication of any attempt to develop consumer-citizenship responsibilities.

The third alternative won the support of all present in that it afforded the greatest opportunity to balance the contributions of both economics and consumer education. Students, it was considered, would be able to more readily grasp the dependency of one or the other. Further,

this alternative enabled students, through selection of activities to meet their needs and interests, to transfer what was learned to existing and future situations. Finally, it was apparent that by adoption of this approach, development of decision-making skills and consumer-citizenship responsibilities would be a major thrust of the course.

5. Strategy Selected

The strategy was to develop a multidisciplinary approach which incorporated those elements of economics and consumer education one need know and use to function intelligently in the marketplace. Provided student-centered activities necessitated use of those consumer related economic concepts and principles furnished during instruction at the onset of the course. Students were required to select several of the provided activities, or gain approval of the teacher for others, in which to become actively involved. By including a substitute option, students were assured of the opportunity of meeting their individual immediate and future needs and interests.

Prior to the mid-winter preliminary scheduling sessions, students were given a brief course description. Counselors met with the prospective teacher and the author aforehand to receive additional information. The purpose was to furnish sufficient details to enable the counselors to respond to specific questions their counselees might pose. Review of the preliminary course count indicated that the potential participants would be a mixture of academic and non-academic students. This caused few if any problems since the level of reading and mathematics required to function productively was no higher than that expected of an eighth grader. The variety and number of student-oriented activities and experiences planned were adequate to challenge and satisfy the intellectual and interest levels of all students - the academic as well as the non-academic.

Activities were so designed as to effectively influence student values, attitudes and beliefs. It was expected that the resultant behavior modification would advantageously affect their selection of goods and

services. Development of decision-making skills, fostered through the use of the inquiry method and problem-solving approach, added strength and dimension to the students' abilities to gather data, think critically, make reasoned judgements and informed choices, and react in a manner which was optimally beneficial to themselves.

Students shared a common body of experiences and information which not only proved personally advantageous but also encouraged interest and concern with, if not subsequent active involvement in, those consumer issues and problems prevelant in society. To assist in this endeavor - that of fostering consumer-citizenship responsibilities - instructional strategies such as the use of guest speakers, panel discussions, audio-visual materials, group projects, field trips and the like were employed. Topics such as the influence of advertising, pricing and the quality of goods and services, and consumer rights and protection constituted a common core of information, applicable to all topics either individually investigated or discussed with all participants.

6. Implementation

6.1 Enrollment Procedures

Responses of the tenth and eleventh graders from both the interest survey and the "Assessment of Proposed Consumer Economics Course" indicated a large potential enrollment. However, the actual number appearing on the preliminary course-count sheet, handed the author after the mid-winter preliminary individual student-counselor scheduling sessions, was only fifty-eight.

It was obvious that the brief description of the course included within the social studies section of the 1980-1981 programming guide, given each student prior to the preliminary scheduling, had been insufficient advertisement. Further, it was evident that the additional information given the counselors before their individual counselee scheduling sessions had not been impressingly productive. Finally, it was apparent that the publicity accorded the potential course during the interest and the "Assessment" administration had not drawn the expected enrollment.

It has been the author's experience that enrollment in a newly developed course after "arena" scheduling rarely is the same as obtained after the preliminary scheduling. In most all instances there is a decrease in the number, not an increase. Never has the author encountered a situation where it has remained constant.

The prime reason for a decrease in a school as small as Woodbury, with its substantial offerings, is the number of "singletons" which must be incorporated in the master schedule. The greater the number of courses which are scheduled to meet but once in a single seven-period day, the greater the probability of students, particularly at the eleventh and twelfth grade levels, having a conflict in their schedule.

Two other major causes of decrease from the time the preliminary course count is taken in mid-winter to the actual scheduling in May are: 1) the influence one student has upon another to be together in the same course; and, 2) the instructor who is assigned to teach the course. Normally the instructor's identity is not known by the students until a few weeks prior to the final scheduling which occurs in May.

As has been the author's custom, the chairperson of every department is involved in their teachers' assignments for the next year as the master schedule is being prepared. In this instance, the social studies chairperson, with whom the author had already made an appointment to discuss the course's enrollment, volunteered to assist in the course's development and be its instructor. Unquestionably, he was the most logical and best choice since he had previously demonstrated an active interest in consumerism by his attendance at several recent consumer workshops and meetings. Because of the preliminary course count, it was agreed that no additional instructional

personnel would be required. It was also apparent to the author that there was adequate space within the building in which to conduct the course.

The author requested a consumer education teacher, currently in the employ of the district, to be present when he met with the social studies chairperson. Though the initial purpose of the meeting had been to devise strategies to retain and possibly increase the number of prospective enrollees, the agenda was extended to include the direction and assistance the consumer education teacher could give in the in-service of the chairperson and the development of the course. (See Process Objectives, pages 25 and 26.) It was agreed at this meeting that the current budget accounts and the approved '81 fiscal budget contained sufficient funds to meet the minimal expenses which the course would involve.

Of the 58 students who had declared during the preliminary scheduling their intent to enroll, 45 or 78 percent actually did enroll. Ten additional students were scheduled in May. Which one or combination of the following served to limit the net loss to 5 percent is unknown:

1. Posters encouraging enrollment were strategically placed throughout the school.
2. New registrants were encouraged to select the courses.
3. Counselors were alerted to suggest the course to

those who were interested in an alternative to another scheduled course or as a fill-in or an audit.

4. Several students of those who were identified through the preliminary scheduling were invited to and did attend the first Annual New Jersey Consumer Congress which took place prior to the arena scheduling in May.

6.2 Pre-School Planning and Resource Development

As work progressed on the development of the course, it became increasingly evident that no one consumer education text, of the many reviewed, contained or dealt sufficiently with the variety of topics envisioned necessary to meet the students' needs and interests. Further, it was apparent that to purchase a set or sets of economics texts for the introductory phase of the course would be an excessively high and unessential expenditure. Finally, enrollment revealed the classes would be a mixture of academic and non-academic students whose reading levels varied considerably. With these factors in mind, it was decided to forego the use of classroom texts and rely on other resources.

Beginning with a ten-page listing of resource materials contributed by the county's consumer office, we eventually acquired an inordinate amount of single and multiple copies of material, the greater proportion of which were written for the consumer and contained the every-day economics sought. Responses from those on the initial list not only yielded material, most written though some audio-visual, but also

contained additional sources from which material could be obtained. Material was requested and received from agencies of Federal, state and local governments, universities, industry, unions, professional associations, banks, consumer agencies and others from across the nation. Most were free, though in several instances small sums of money were required.

In addition to the material resources noted above, we sought speakers from within the school, city and surrounding communities. We also sought sites to which the entire class, a portion of the class or individual students might visit to gain out-of-class experiences. Requests for these resources were made through advertisement in our District's bi-monthly newsletter, at workshops and community meetings attended by the instructor and/or the author, through survey of our evening school attendees, by letter, and, on occasion, by telephone. Finally, arrangements were made through our librarian and audio-visual coordinator to obtain additional print and non-print material.

As the end of the school year approached, the author met with the instructor to discuss the disposition and orderly arrangement not only of the material resources already acquired but also of those which were likely to arrive during the summer. Another equally important, if not more important, item discussed was the planning of those activities in which students would be expected to become involved. Though the author had obtained approval for the instructor to work at these tasks for a limited

period during the summer, the instructor volunteered his services, without reimbursement, for several days during August.

By the time the instructor returned in August and began to sort the requested material, most of it had arrived. He encountered few problems arranging it according to the program objectives either on the open shelving or within cabinets accessible to students in the location which the author has designated on the room utilization chart for the course. (See appendix 12.) What did cause some consternation were those which substantively included two or more areas. These were finally multiply indexed on catalogue cards for ease of student access.

A list of potential speakers was assembled of those who had responded favorably to our earlier inquiries and surveys. To avoid being unable to obtain a speaker on a general or specific topic, wherever possible dual and sometimes triple entrees were placed on the list. It should be noted that in our requests for speakers, it had been clearly stated that any individual contacted to speak before the students would be given a minimum of six to seven school days notice aforehand. Included on the list, as example, were: bankers, lawyers, wholesalers and retailers, auto sales personnel, stockbrokers, representatives of consumer groups, advertising executives, representatives from industry and unions, economists, real estate salesmen and those involved in various service enterprises. Representatives from certain governmental consumer related agencies were also included on the list.

Similar to the list of speakers, another list was prepared of potential sites to which either all students might be transported or go in small groups or individually to gain out-of-school experiences. All sites were within a limited radius of the school to minimize the expense that might be incurred in hiring buses. (The District does not own buses.) There was also a concern that possibly a number of students who might wish to visit a site some distance away would have difficulty traveling any appreciable distance either in small groups or alone. Sites listed, for example, included many of the business establishments within the city and the nearby mall, the courts and the hospital located in the city, the various nearby county agencies and industry. Also included within the list were the days and/or dates upon which certain specific governmental agencies, business associations, unions, and consumer groups habitually met.

The final task of the summer, in which both the author and instructor were involved, was to develop those activities that would support the approved course's general and specific objectives. Initially the intent of this particular segment of the summer's planning had been both to draw up a lengthy list of activities and develop each. Unfortunately, due to the time constraint, this was not possible. (The first day of school was rapidly approaching.) The instructor considered it more profitable to expend the remaining time solely in the development of the list than restricting it by spending time

on the details of a limited number. He noted that with an extended list, he could more confidently select those most appropriate and then prepare the details of the selected activities.

Two lists of activities were eventually composed. A number of the activities came directly from the author's research and others elicited from the responses to Part D of the "Assessment of Proposed Consumer Economics Course". (See appendix 1.) One list was prepared from which the instructor could select activities in which all the students would be involved. The other included those from which individuals or groups could select projects if those offered the instructor did not gain his approval.

Nearly all the activities, some of which involved attendance at meetings and workshops for which a written or oral report was required, included those which anyone preparing a similar course can readily obtain from: 1) the numerous consumer education texts on the market; 2) state and local courses of study; 3) material published by consumer action councils and groups; 4) universities and colleges having active home economics or business departments; and, 5) those agencies of the Federal, state and local governments directly involved in serving the consumer. Professional education associations too, such as the Joint Council on Economic Education, the National Council for the Social Studies, and the Association for Supervision and Curriculum Development, provide material

from which suggested activities can either be adopted or adapted.

The following, selected from the lists prepared both by the author and the instructor, are therefore a sample of activities representative of the few which were either rarely noted in the review of the material acquired or those considered original:

1. Initiate a consumer review column in the school newspaper and/or the District's newsletter.
2. Observe and overhear, with management's permission, complaint department personnel of a large retailer speaking with consumers.
3. Become actively involved in a consumer council's or group's actions.
4. Compare costs of living in an apartment to purchasing and living in a home.
5. Conduct a community consumer awareness workshop.
6. Prepare spot announcements of consumer items for local radio station.
7. Establish a student consumer-action team which will channel complaints to proper agencies.
8. Produce a consumer resource file which can be continually expanded and place in library.
9. Determine ways to pay college bills and publish your findings in the guidance newsletter.
10. Simulate married couple arguing over household expenses.
11. Debate: Federal government should initiate and enforce safety guarantees on consumer goods.

6.3 Student Orientation

To avoid student conflicts and give the instructor ample opportunity to prepare for and direct the classes and monitor their progress, three sections had been established on the master schedule. Thus, when the classes met the first day of school, the instructor had a total of 53 students enrolled, an average of 17 to 18 a class. (Two of those who had enrolled the previous May had moved from the District during the summer.) With so few in each, it was felt the instructor could be more attentive not only to the total needs of each class, but also those of the individual student.

During his initial remarks, the instructor emphasized that the major intent of the course was to assist them in the development of their decision-making and purchasing skills so they could more intelligently exercise judgment in the selection of goods and services. They were informed that to accomplish this they would be subject to a number of instructional experiences. (See appendix 12, "Instructional Strategies".) In addition to helping them become more skilled in obtaining greater value and quality for each dollar expended, it was expected that through the activities provided they would recognize and assume responsibility for becoming active in remediating injustices perpetrated upon unwary consumers.

Upon entry into the classroom each student received a copy of the course expectancies. These were the six program objectives which had been rewritten in easily understood terms so that both the students and their parents could readily grasp the extent and content of the course. A considerable amount of time was

expended in explaining to the students what would be involved within the six units the expectancies represented and answering their questions.

As normally occurs, nearly all their concerns revolved about the course requirements. They were apprised they would be evaluated in a number of ways in addition to the traditional quizzes and tests customarily encountered in other classes. A major portion of their grade, they were told, would be derived from the quality of the results from those activities - in-school and out-of-school - for which they were assigned responsibility and others in which they selected or elected to become involved. Also, they would be graded on their classroom contributions to the activities of others for which they were not directly responsible.

The instructor explained that a list of all in-class responsibilities, for which outside preparation was necessary and to which specific individuals or the entire class would be assigned, would be posted by the end of the first week of school. These included, as example, participation in debates, role playing, review of consumer legislation and related case studies, reports on selected topics and selected reading for class discussion. In addition to the assigned reading material available in the classroom and library, it was suggested they make use of the city's library only a block distant from the school. Further, they were informed that at times audio-visual materials would be incorporated to complement classroom

topics. Finally, they were apprised that there would be an occasional field trip and guest speaker. The latter would be taped and the tape placed in the library in the event they were absent and wished to profit from the speaker's comments.

A second list would be posted soon after the first from which they would be required to select three outside projects, any-one of which would be completed either individually or with a maximum of three others with whom they wished to share the same grade. The other students could be either from their own class or from one or both of the other classes currently involved in the course. (Several eventually took this option.) Further, if they did not like the selections, they could, upon approval of the instructor, substitute others. Of the three selected/elected, one had to be attendance at a meeting of a governmental agency or non-governmental group involved in consumer related matters, for which both an oral and written report were required. Of the remaining two, one had to be a written report and the other an oral report for which an outline was to be submitted to the instructor. (No specific length was specified for a report; quality of content was sought.)

One class period was consumed in administering both the "Consumer Behavior Survey" and the "Consumer Economic Assessment" pre-tests. The instructor permitted the students to take home the "Consumer Decision-Making Activity Instrument" after having given verbal direction and requiring it and their responses to be returned the next day. It was emphasized that the results would not be used to penalize them, only to assist them.

.4 Highlights

The data obtained from the pre-tests indicated, as had been initially thought but now confirmed, that a large majority of the students was oblivious to those elementary economic concepts and principles the consumer need know to function intelligently in our economy. Indeed, their decision-making skills and personal consumer habits were equally poor. It was obvious, in light of the pretests' results, that development of the course had been justified.

Significantly, all courses written in the District must adhere to the specific format developed several years prior by the author and the schools' assistant superintendent. (See appendix 9.) Considerable effort and detail are required in structuring the four areas beneath each program objective. The pre-test data, in this instance, enjoined the instructor implement the course as had been developed and then approved by the Board and State. (See appendix 11.)

The course had been constructed in a logical sequence with the initial unit concentrating on those aspects of economics the lay person need know and be able to use in the procurement of goods and services. Subsequent detailed units, pyramidally arranged and introducing yet additional concepts, dwelt on types and the influence of advertising, consumer credit, management of personal resources, purchasing of goods and services, and finally, on consumer rights, responsibilities and protection.

Aside from instruction in those aspects of economics in which they were woefully weak, much time was devoted to the improvement of their decision-making and buymanship skills. At the onset, they were presented to the following process - the basis of consumerism - and encouraged to incorporate it as habit: 1) define the situation or problem confronting you; 2) identify your goals and underlying values; 3) consider alternatives for attaining those identified goals; 4) be cognizant of the probable consequences involved in the selection of each alternative; and, 5) choose the best alternative in terms of your stated goals. In his dogged determination to improve their decision-making and buymanship skills, the instructor grasped every opportunity to question students on their selection of one item or course of action over another and explain the process used in finalizing their choice.

When the course ended, the instructor was requested to select and submit several activities and events representative of those which, in his opinion, led to the improvements shown in the post-test data. The following were submitted:

1. For a period of two months, students managed the school store. They were involved purchasing the items they sold, advertising, and, even in rare instances, granting of credit based upon a limited investigation of a student's past history of paying equipment, textbook and library fines.

2. Committees visited union and management officials of a local industry with a set of prepared questions on industrial safety

and ecological concerns. Responses were compared and reported to other students.

3. College bills and how to pay them were investigated by a group of students. Their findings were shared with others in the course and then published in the bi-monthly guidance bulletin.

4. Students evaluated "White Elephants" brought in by a number of the enrollees. They were required to explain what motivated them to purchase the items.

5. Numerous comparative shopping expeditions were made, the results of which were shared.

6. A successful Consumer Awareness Workshop was conducted by representatives of agencies suggested by the county's Consumer Affairs Office.

7. Students attended and reported on meetings of: The City's Council which was then debating the institution of a recycling ordinance; the County Board of Freeholders debating the condemnation of the city's golf course for new office facilities; and, local business associations involved in finding ways to rehabilitate the city's business area.

8. Classes viewed small claims court and bankruptcy proceedings. They also made field trips to a retail establishment before and during a clearance sale to evaluate price changes.

9. Students visited several appliance and automobile dealers and then composed charts comparing the various credit arrangements available.

10. With the assistance of the home economics and/or the chemistry teacher, students tested and compared products. Their findings were published in the school's newspaper.

11. Of the number of guests invited to speak before the students, the most memorable and worthwhile were: a psychologist who spoke on motivational aspects of consumer purchasing; a representative of the State's Attorney General's Office who spoke on consumer law, frauds and deceptions; and, the local hospital's administration who spoke on the escalating costs of hospital and medical care.

12. Life-cycle charts were prepared to illustrate that needs and wants vary according to age and situation and the importance of saving and/or investing a portion of their earnings.

7. Findings

Data were gathered, summarized and analyzed at the completion of the course to determine the effects of the practicum.

Of the 55 who initially enrolled during arena scheduling in May, 2 moved from the district during the summer; 2 left the course early in the semester due to scheduling conflicts; 1 was unable to take the post-tests because of long term illness; and, 5 did not complete the course. ("Completion" is defined as having passed the course.) Neither the pre-test results of those who left early in the semester nor those of the student who was ill are included in the data. Also, the test results of the 5 who failed the course have been omitted. The remaining 45, 89 percent of the 50 who were continuously in the course, represent a 9 percent higher than predicted rate of completion. The data then are based upon the 45 who completed the course.

In the Consumer Behavior Survey, students were requested to respond to all twenty-five questions which were constructed to determine an individual's personal consumer habits. Students were directed to answer by checking one of three responses before each question. A point value was assigned for each response: 4 - Always, 0 - Never, and 2 - Occassionally. (See appendix 3.)

Individual students' results as well as those of the total were analyzed to determine if there had been an increase pre- to post-test. The lowest individual score on the former was 22 and 46 on the latter. The highest on the pre-test was 80 and 86 on the post-test. The greatest percent increase recorded was 127; the lowest 3; and, one student posted no gain at all. Of the 26 students who fell

below the 20 percent satisfactory improvement rate predicted, 16 were above the pre-test mean and of those, 12 were above the post-test mean. (See table 3 - parts A and B.)

During our session at the end of the course, the instructor asserted he was convinced, as a result of the feed-back from the students during and subsequent to the course, that the individual students' results were deceptive. He claimed that the percent means difference of 11.46 which translates into a 21 percent pre- to post-test increase was more representative of the individual as well as group growth. He stated he was quite satisfied with the improved habits both evidenced on the instrument and observed through activities. (See table 3 - parts B to D.)

The intent of the Consumer Decision-Making Activity Instrument was to determine a student's proficiency in making wise purchasing decisions. To elicit this information, students were required to describe two recent instances in which they were personally involved in making consumer decisions and using their buying skills. One of the two situations about which the students were required to write had to be on an item purchased at a store; the other on expending money to obtain a service. In both instances, a student was required to explain how he determined on what he would spend his funds; how he had selected the item/service from amongst similar items/services; and, what steps were taken to be assured of its value and quality. (See appendix 4.)

The responses were weighted 1 to 5 with "1" considered as having demonstrated very poor decision-making skills and "5" , excellent. Three individuals were used to score both the pre- and the post-tests. The

TABLE 3

CONSUMER BEHAVIOR SURVEY

A - Individual Student Scores w/Percentage Increase

Student	Pre-Test	Post-Test	% Increase
1	22	50	127
2	60	72	20
3	36	60	67
4	50	62	24
5	40	62	55
6	46	50	9
7	46	48	4
8	52	62	19
9	52	56	8
10	56	78	39
11	52	72	39
12	58	70	21
13	40	46	15
14	48	54	13
15	54	56	4
16	70	86	23
17	32	72	125
18	50	60	20
19	80	84	5
20	76	78	3
21	58	68	17
22	52	72	38
23	32	58	81
24	72	84	81
25	60	84	40
26	46	54	17
27	68	70	3
28	64	70	9
29	58	60	3
30	50	58	16
31	58	58	0
32	74	86	16
33	62	72	16
34	60	80	33
35	58	60	3
36	56	62	11
37	66	70	6
38	68	70	3
39	62	70	11
40	54	78	44
41	62	66	6
42	54	60	11
43	40	60	33
44	44	62	41
45	80	84	5

B - Mean Score of All Students

Pre-Test: 2478/45 = 55.07%
Post-Test: 2994/45 = 66.53%

C - Percent Means Difference

66.53 - 55.07 = 11.46%

D - Pre- to Post-Test Percent Increase

11.46/55.07 = 21%

same three who scored the pre-tests scored the post-tests. They included the in-service consultant, the instructor and the author. No evaluator saw the others' assigned scores until all papers had been scored. Surprisingly, all three evaluators' scores were similar, both on the pre- and the post-tests. In all instances, there were at least 2 scores which were identical. This was the score which was then assigned the student.

An analysis of individual students' scores at the onset of the course in September revealed that only 8 students had average ("3") decision-making skills. The remaining 37 were below average. Satisfactory improvement was noted for each student on the post-test with only 5 of the 45 students below average. (See table 4 - part A.)

The mean score of all students on the pre-test was 1.89 or 38 percent; whereas, the post-test was 3.49 or 70 percent. The difference in the mean scores, 1.6, was a percent means difference of 32. The pre- to post-test increase of 84 percent was deemed substantial, indicative of the numerous and varied activities in which they were involved. (See table 4 - parts B to E.)

The purpose of the Consumer Economics Assessment was to determine, by pre- to post-test comparison, students' growth in understanding those economic principles and concepts necessary to function as an intelligent consumer in our economy. The instrument contained fifty multiple choice questions involving numerous areas with which, it was felt, students should be familiar. Two points were accorded each correct answer. (See appendix 5.)

Analysis of the data obtained from the pre-test revealed few who had a fundamental understanding of our economy. Grades ranged from a high

TABLE 4

CONSUMER DECISION-MAKING ACTIVITY INSTRUMENT

A - Merit of Individual Student's Response Assessed on Basis of "1" to "5" ("1" - Poor to "5" - Excellent) w/Increase Noted

Student	Pre-Test	Post-Test	Increase
1	1	3	2
2	2	3	1
3	3	4	1
4	2	5	3
5	2	3	1
6	1	3	2
7	2	4	2
8	2	3	1
9	1	3	2
10	1	2	1
11	1	4	3
12	2	4	2
13	2	3	1
14	1	2	1
15	2	2	0
16	2	3	1
17	1	3	2
18	2	5	3
19	3	4	1
20	2	3	1
21	1	4	3
22	1	3	2

Student	Pre-Test	Post-Test	Increase
23	2	3	1
24	1	2	1
25	1	2	1
26	2	4	2
27	2	3	1
28	2	4	2
29	3	5	2
30	2	5	3
31	2	4	2
32	3	4	1
33	2	3	1
34	2	4	2
35	1	5	4
36	2	3	1
37	3	4	1
38	3	4	1
39	2	3	1
40	2	3	1
41	2	4	2
42	3	4	1
43	2	4	2
44	1	3	2
45	3	4	1

B - Means

Pre-Test: 85/45 = 1.89
Post-Test: 157/45 = 3.49

C - Means as a Percent

Pre-Test: 1.89/5 = 38%
Post-Test: 3.49/5 = 70%

D - Percent Means Difference

70 - 38 = 32%

E - Pre- to Post-Test Percent Increase

32/38 = 84%

of 84 to a low of 26 with two times as many below 50 as above. Only three students had a score of 60 or above. In contrast, results of the post-test revealed a high of 92 and a low of 36. Only 5 scored below 50 in comparison to the 30 in the pre-test. The mean score of all students on the pre-test was 44.80 and 63.42 on the post-test, a percent means difference of 18.62. The pre- to post-test percent increase was 42. (See table 5.)

Thirty-five students or 78 percent who completed the course demonstrated a minimum 20 percent pre- to post-test increase in their knowledge of economics. Though this is 2 percent less than the objective set, the instructor feels that this is reasonably close to satisfy the objective. One must recall that prior to beginning the course few, if any, ever had a formal course in economics. Also, it should be noted that the majority of enrollees, 65 percent, were what are commonly referred to as "non-academic" students.

In addition to the session held with the instructor subsequent to the course, the author attended a number of classes during the semester. It is evident from the discussions overheard; the reports presented; and, the projects viewed that increases evidenced through the pre- and post-testing are not an accurate barometer of the amount of learning which took place. Conversations with students who were enrolled confirm the author's observations as well as the instructor's remarks that improvements in the students' consumer behavior, their decision-making skills and their understanding of those economics principles and concepts necessary to function as an intelligent consumer in our economy were far greater than demonstrated by individual students' test results.

TABLE 5

CONSUMER ECONOMICS ASSESSMENT

A - Individual Student Scores w/Percentage Increase

Student	Pre-Test	Post-Test	% Increase
1	40	70	59
2	54	64	19
3	50	64	28
4	46	56	22
5	44	58	32
6	26	36	38
7	46	62	38
8	62	92	48
9	48	54	13
10	46	66	43
11	50	72	44
12	48	64	33
13	46	66	43
14	46	72	57
15	48	80	67
16	36	78	117
17	32	50	75
18	52	56	12
19	38	66	74
20	28	42	50
21	30	48	60
22	36	42	17

Student	Pre-Test	Post-Test	% Increase
23	58	62	7
24	32	78	144
25	34	48	41
26	40	66	65
27	40	50	20
28	54	64	17
29	42	74	76
30	50	68	36
31	38	50	3[illegible]
32	52	88	69
33	38	44	16
34	54	74	37
35	30	56	87
36	54	58	7
37	42	70	67
38	60	70	17
39	38	50	32
40	52	78	50
41	42	62	48
42	50	78	56
43	44	56	27
44	36	54	50
45	84	90	7

B - Mean Score of All Students

Pre-Test: 2016/45 = 44.80
Post-Test: 2854/45 = 63.42

C - Percent Means Difference

63.42 - 44.80 = 18.62%

D - Pre- to Post-Test Percent Increase

18.62/44.80 = 42%

8. Evaluation

8.1 Terminal Objectives

1. Fifty-five students were initially enrolled in the course, 35 more than the minimum predicted.
2. Eighty-nine percent, 45 of the 50, who were continuously enrolled throughout the practicum successfully completed the course. This was 9 percent higher than the rate of completion predicted.
3. Nineteen (42 percent) of the 45 who completed the course provided evidence of having improved their everyday consumer behavior as measured by their responses pre- and post-practicum to an instrument on which an improvement of 20 percent was considered satisfactory. (See appendix 3.) Of the 26 remaining, 16 were above the pre-test mean and of those, 12 were above the post-test mean.

   The instructor asserts that he is quite satisfied with the overall 21 percent improvement rate claiming it is much more representative than those attained by the individual student.
4. All students who completed the course mainifested a minimum 20 percent pre- to post-practicum improvement on an instrument designed to assess their skills in making consumer decisions beneficial to their selection of goods and services. (See appendix 4.) The overall student increase was 84 percent.
5. Seventy-eight percent of those completing the course demonstrated a minimum 20 percent pre- to post-test increase in their knowledge of economics which consumers can advantageously apply. (See appendix 5.) Though this is 2 percent less than

predicted, it was concluded to be sufficiently close enough to satisfy the objective. The overall pre- to post increase was 42 percent.

8.2 Process Objectives

1. The prospective instructor, as part of his preparation in developing the course, attended a workshop for teaching consumer skills given by the New Jersey Center for Consumer Education Services at the Educational Improvement Center - South Jersey; an economics workshop sponsored by Glassboro State College's Center for Economic Education at the New Jersey State Department of Education's Gloucester County Office; the third Annual Career and Consumer Education Materials Fair co-sponsored by the New Jersey Occupational Resource Center and the Center for Consumer Educational Services; and, the two-day all Eastern Consumer Education Forum. (See appendix 7.)
2. A consumer education teacher within the district, acting as consultant, successfully conducted an in-service program during the second semester of the 1979-80 school year. His satisfaction with the program was indicated by his approval of the developed course's program and specific objectives. (See appendix 8.)
3. The Director of the Glassboro State College's Center for Economic Education had agreed to offer assistance in the event the prospective instructor encountered seemingly insoluable situations in course development or implementation. No such need arose.
4. A minimum of forty-five hours during the normal working day and the district's half-day in-service workshops was utilized during the second semester of the 1979-1980 school year for course development.

5. The high school's guidance counselors were briefed to ensure that their counselees, during the students' individual sessions in January, February and March and during the arena scheduling in May, were adequately apprised of the intent, scope and description of the course.
6. The board, upon recommendation of the superintendent, approved the developed course. (See appendix 11.)
7. The board approved teacher developed course was implemented during the instructional year.

8.3 Summative Evaluation

Though the practicum attained a qualified degree of success, its durable impact is unknown. Just how many will profit over an extended period of time and how many may profit by contact with those who completed the course is moot. Further, of those favorably impacted, it is unknown the number who will advantageously influence consumer legislation, the public service sector and/or private enterprise.

Evidence does exist in the research to indicate that similar programs have had durable and encompassing effects upon the majority of those so involved. A review of the literature and the comments of noted educators, as well as those closely identified with the consumer movement, clearly evidences that those who have instructively developed their consumer problem-solving capabilities and decision-making skills will become more proficient in their daily use.

Therefore, the author commends the program to others due to: a.) the initial success attained; and, b.) the durable and beneficial effects of comparative programs.

9. Institutionalization

The format of the high school's teacher planbook was specifically designed to conform with that required of all courses written in the district. Thus, as major modifications or revisions are made by the instructor during the school year, the planbook reflects those modifications and the plans can be used to revise the original course. Such revisions are normally typed into the course during the summer. In this manner, courses, such as the Board approved Consumer Economics course, are reviewed when major revisions are necessary. (See appendices 9 and 10 for course and lesson plan formats.)

In the instances of the approved Consumer Economics course, no major revisions are considered necessary at this time. However, it is contemplated that over a period of time such changes will occur.

10. Dissemination

Copies of the completed report have been requested by: the Consumer Education Resource Network (CERN), which is funded by the Office of Consumers' Education (USOE/HEW) and designed to be a national resource and service network for the consumer education field; and, the New Jersey Center for Consumer Education Services, a component of the New Jersey State Department of Education, Division of Vocational Education.

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APPENDIX 1

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am unable to send you a personally typed letter but the number of
at the local, state and national levels to whom this letter is
kes that task difficult.

ently assessing the value of including within our offerings a half-
ve course at the 11th and 12th grade levels in Consumer Economics
t by a member of our Social Studies Department. At this stage,
dered valuable for all students whether or not they intend to go
er studies beyond high school. A side effect might well be to
e interest level for other such practical courses. Should the re-
e assessment indicate all students should take the course, we
make it a local requirement for graduation after the introductory

intent is to produce consumers who will be more astute in the
their judgment and selection of purchases commonly found in the
. Aside from these expected immediate and long-range benefits,
uld gain elementary and practical knowledge of economics required
ful completion of the course.

ntly being considered include: clothing, food, housing, appliances,
ion, furniture, insurance, finances and taxes. Governmental
which affords the consumer a measure of protection, as well as
private agencies to which one may go to seek redress, would be
part of the course.

preciate your candid assessment and any comments you might want to
orms are provided. Kindly return them in the enclosed envelope.

or your assistance and prompt reply.

ours,

hare Russman

Russman

ASSESSMENT OF PROPOSED
CONSUMER ECONOMICS COURSE

_____ (NAME) _____ (DATE)

A. Please check one (1) response beneath each of the following statements:

1. To produce consumers who are more intelligent in the exercise of their judgment and selection of their purchases in the marketplace is a need of sufficient importance to justify course development and introduction.

_____ Agree _____ Disagree _____ No Opinion

2. The benefit of acquiring knowledge of those concepts and principles of economics which can be profitably used by consumers should be considered an important outcome.

_____ Agree _____ Disagree _____ No Opinion

3. In-class activities should include experiences which student can readily identify as serving their current needs and interests.

_____ Agree _____ Disagree _____ No Opinion

4. Information and opportunity to engage in activities which will assist in resolving those consumer decisions normally not encountered as a high school student should be provided within the classroom.

_____ Agree _____ Disagree _____ No Opinion

5. Out-of-school assignments should involve active participation in those activities which not only relate directly to present needs and interests but also to future needs.

_____ Agree _____ Disagree _____ No Opinion

6. The course should be:

_____ restricted to non-college bound students.

_____ restricted to college-bound students.

_____ offered to all students.

7. All students should be required to take the course prior to graduation.

_____ Agree _____ Disagree _____ No Opinion

8. To ensure the greatest impact and carry-over, it is suggested the course be directed to upper classmen. On what grade level(s) would you suggest it be offered?

_____ 11th _____ 12th _____ 11th & 12th

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Assessment of Proposed
Consumer Economics Course
Page 2

B. Please place a check by the following general topics which you feel should be considered for inclusion within the course:

_____ 1. clothing
_____ 2. food
_____ 3. housing
_____ 4. health care
_____ 5. furniture
_____ 6. appliances
_____ 7. tranportation
_____ 8. insurance
_____ 9. money management
_____ 10. (other) _____

C. Of those general topics checked or otherwise noted above (in Section "B"), which of the five are most essential for inclusion within the course. Use the numbers beside the items.

_____, _____, _____, _____ and _____

D. We would appreciate your noting any activities you might suggest which would be incorporated into the course.

E. *Please add any personal comments you wish regarding this proposed course.

*Attach Additional comments, if desired.

APPENDIX 2

Comments of Respondents to Survey

A. Eighth Graders -

1. "We should have this course. It will be the most useful one in the high school."
2. "They should have this course. I feel that it is very necessary."
3. "I really think this course would be very interesting and I hope before I graduate I have a chance to take such a course."
4. "I think this would be a good course; but, can't 9th and 10th graders take it?"
5. "I think that everyone from 9th grade up at sometime should have the opportunity to take the class."
6. "This should help a couple starting off."
7. "I think this is a good idea on the part of the person who thought of it!"
8. "I think the course is not necessary because if someone wants to buy things, they should learn the hard way."

B. Ninth Graders

1. "This course would be a help to all students no matter what grade they are in because, though still in school, they are consumers."
2. "The course will help us stretch the value of the dollar."
3. "I think insurance should also be taught. Some of the kids may not understand it or like it but I think it would be helpful."
4. "Would get young people ready for the world they will live in after graduation. The world is confusing enough for a young person to go off into without them knowing how to buy a house; make a budget; or, purchase insurance."

C. Tenth Graders -

1. "The course would provide students with the information they need to survive in the real world."
2. "It would be a good idea in preparing kids for life on their own and know how not to get ripped off."
3. "This course would be a good idea to help us when we get out of school."
4. "What a great idea!"
5. "Would be a good course because many students after graduation don't go on to college and will start right out in a job and maybe start a family and will need knowledge in money management, food, housing, etc."
6. "I would appreciate the course as I feel it would help solve problems that I and others of my age have in buying things."
7. "I think the course might be very helpful so I won't get ripped off."
8. "Hope the course will be included in next year's choices."
9. "A good idea! Should be offered because inflation is a very serious thing and we're going to need all the help we can get."
10. "I think people should be taught the rights and wrongs of managing their consumer affairs. Also, insurance policies by different companies should be studied so when the time comes to buy insurance, they won't get ripped off and you will get the best deal."
11. "I believe this course would be very helpful to us in a world in which inflation has taken its toll and is steadily rising. It would be comfortable to know that we've had some type of training to fight inflation."

APPENDIX (cont'd)

C. Tenth Graders (cont'd)

12. "I think it is good because usually a high school student would have to learn economics the hard way."
13. "This is necessary because too many of us, after graduation, are totally lost when it comes to finance and money management."
14. "Would be a good course to learn of things you need to know when you get married and settle down."

D. Eleventh Graders -

1. "I think this course will help many students, especially those who will be getting married or working right away. Having this course is a good idea."
2. "I was in a similar course before recently coming to Woodbury. I found it very useful; and, I would enroll in such a course here."
3. "I feel it would be of great assistance to those who are just finishing high school. It would prepare them for the real world."
4. "This course is very good because you'll learn important things that are needed when you're on your own out of school."
5. "I think we need more courses like this that would help a student identify and gain knowledge about solving problems and making decisions we will encounter later in life."
6. "From what I know, it seems to me like a great idea to teach us how to survive when going on our own."
7. "Problems over money break up lots of marriages. This course might help save a lot of those marriages."

D. Eleventh Graders (cont'd)

8. "I think this course would be the smartest thing this school has ever decided upon. It's something that us kids need to know more about if we ever really want to get anywhere in this world today."
9. "Will show us how to be better consumers and how to better use our money."
10. "This course could help a lot of people in their lives outside of school."
11. "Would be of great help because it will give us a taste of reality, the problems we will face when we get older."
12. "With the way I spend money, I should have a front row seat. Woodbury High School is doing something interesting."

E. Twelfth Graders -

1. "I think this is just going to work out fine. Everyone needs this class sometime in their life."
2. "Students in the course should be encouraged to adapt the techniques taught to suit their own needs."
3. "I think this would be very beneficial to all students."
4. "I started a course like this in Ohio. It was called 'John Q' and was different from anything I ever took before. It was also very challenging. I think this could be one of the best things Woodbury could do. I wish I would have been able to take a course like this at Woodbury.
5. "Since we are all consumers of various goods and services, we should be aware of various aspects of products and services."

APPENDIX (cont'd)

E. Twelfth Graders (cont'd)

6. "Sounds like a most useful idea."

7. "Feel that this is a much needed course to prepare us for life."

F. Community Comments -

1. "I think this is a terrific idea. Keep up the good work!"

2. "With the way the economy is today, I think the course will be beneficial to our community's high school students."

3. "This course will help a student learn the problems they will have to face."

4. "I personally think it would be a good class and very interesting for all ages because everyone needs help in managing one's money!"

5. "This is an excellent idea for a new course. It deals with everyday living and not something which is of no significance to our lives."

6. "A very good idea."

7. "About time."

8. "Sounds great! I wish I had this when I was in school."

APPENDIX (cont'd)

G. "Mailed Survey"

1. "The proposed Consumer Economics course is highly recommended by this agency."

Dr. Willie Carter, Exec. Dir.
Human Services Coalition of
Gloucester County

2. "By all means, prepare the students for 'worldly' exposures."

Martin J. Silver, Exec. Dir.
Woodbury Merchant's Assoc.

3. "I feel the course is 100% needed to help all students to make wise purchases in the marketplace and to handle their personal finances."

F. Mark Greisler, Pres.
(Woodbury Datsun, Inc.)
Gloucester County Auto Dealers Assoc.

4. "Topics should offer general guidance in all everyday living experiences, not in-depth study of any one topic unless that topic is selected for further study at a later date. Many young people have never had parental guidance in routine everyday buying for whatever they are encouraged to purchase is by high pressure advertising."

Robert E. Brummund, Exec. Dir.
Greater Woodbury Chamber of Commerce

5. "I strongly support your efforts to supply this much needed education to your students. Please do not hesitate to contact me, if I can be of further assistance."

Viola B. Gentile, Dir.
Gloucester County Office of Consumer Affairs

6. "If such a course is not already incorporated into the curriculum, it would certainly be a great addition."

Milton Fredericks, Freeholder
Gloucester County Board of Freeholders

7. "I believe such a course offering is important to students about to graduate from high school. This is an area too little understood yet so vital to an individual's well being."

Richard L. Skinner, President
Woodbury City Council

APPENDIX (cont'd)

G. "Mailed Survey"

8. "All educational programs should include learnings which contribute to the development of an individual's consumer competencies. Appropriate consumer learnings, for grade level and curriculum area, should be identified and incorporated into the on-going educational program. Such an approach ensures course relevancy, thus making it more meaningful and interesting to students. In addition, in some subject matter areas, consumer education learnings are an integral part of the total curriculum such as Consumer and Homemaking Education, Business Education, etc. A special focus course, at the secondary level, would include all consumer education aspects that affect one's behavior in the marketplace and one's utilization of expendable income for individual and family needs, wants, etc."

Rosemary Harzmann
Director of Home Ec. and Cons. Ed.
New Jersey State Dept. of Education

9. "I wish you much success in the undertaking. I do suggest as an activity a situation in which students are about to establish their first independent living. This could involve many aspects of the proposed course and some practical matters which may not have been anticipated - i.e. obtaining telephone service, utilities, minimum furnishings, use of credit to obtain same."

Mary Ann Burgess
New Jersey Deputy Attorney General

10. "It's important the student get a 'practical' look at consumer economics - i.e., field work - going into stores, window shopping, etc. Also have them look at the "psychological" aspects of marketing. Point out the techniques used by advertisers. Let them become advertisers selling a product. And advocacy - make the consumer aware of his Rights - legislation - agencies to contact, etc."

James J. Florio, Congressman
1st Congressional District - New Jersey

11. "Much needed in relation to housing; probably most consumers enter the housing market with only minimal knowledge of how it functions and how to protect themselves from its many pitfalls."

Thomas Miles, Chief
Housing Counseling Branch
U. S. Dept. HUD - Washington, D.C.

12. "I believe a case study approach where students must discover and use the community resources available would be most useful. Excellent course for your students."

Patricia Faley
Consumer Education Specialist
Federal Trade Commission
Washington, D. C.

APPENDIX (cont'd)

G. "Mailed Survey"

13. "It is unfortunate that such a course in consumerism has become necessary because of corporate rip-offs and white collar crime. tax evasion, price fixing, deceptive and other unfair market practices.....Rather than only teaching skills which encourage students to be consumers for which corporations receive the profits, we should teach the skills of an investigative reporter and an inquiring scientist."

Shiela Harty
Center for Study of Responsive Law
Washington, D. C.

14. "Your efforts to address the need for consumer education are supported by us completely. Never have students needed more desperately to develop the skills and knowledge which will allow them to participate effectively in the marketplace and in the government and corporate decisions which affect them. It is absolutely essential that they understand how to purchase goods and services, their consumer rights and responsibilities, how to seek redress, their role in the economy, how to become active and involved consumer citizens, and perhaps most importantly,how to budget and manage their personal and financial resources. Too often we hear of students who have graduated as consumer illiterates. I'm so glad you're taking steps to make sure your students aren't in this category."

Charlotte A. Nyhein
Consumer Education Director
U.S. Office of Consumer Affairs

APPENDIX 3

(Name) _____ (Grade) _____ (Date) _____

Consumer Behavior Survey

Directions: THIS IS NOT A TEST! You will not be graded on your replies! Read each question carefully; then check the box that you believe answers the question correctly in terms of your own personal behavior.

ALWAYS	NEVER	OCCASIONALLY	
			1. Do you follow some type of spending plan?
			2. Do your normally compare prices and quality of goods in several places before buying, particularly when buying major purchases?
			3. Do you consider how your consumer decisions affect the supply and demand for specific goods and services?
			4. Do you ask questions and - when appropriate - get written guarantees on goods and services before buying?
			5. Do you inspect goods carefully before buying?
			6. Do you read labels and handtags before buying?
			7. Do you keep lables and handtags after buying for information use and care?
			8. Do you decide approximately what you can pay for a specific item before buying?
			9. Do you know where, when and how to call for necessary servicing and repair of the products you buy?
			10. Do you gather reliable information on goods and services to help you decide what and when to buy?
			11. Do you make a conscious effort to separate reliable information from persuasion in advertising?
			12. Do you keep up with new developments in products, services, selling methods, etc.?
			13. Do you keep up with consumer interests, activities and legislation?
			14. Do you find out how much you will pay before you use credit?

Consumer Behavior Survey
Page 2

ALWAYS	NEVER	OCCASI-ONALLY

15. Do you know the responsibilities involved in using credit?

16. Do you read contracts carefully before signing?

17. Do you complain effectively and constructively when necessary?

18. Are you familiar with alternative savings plans and the interest income which can be derived through alternative plans?

19. Do you normally balance your income and your spending?

20. Do you know how to file a tax return?

21. Do you cooperate with your family in managing family income?

22. Do you know what government agencies and private agencies aid consumers?

23. Do you postpone purchases until sale prices are in effect whenever possible?

24. Do you know how utility bills are computed for a home? (Gas, electricity, water, telephone, etc.)

25. Do you know the legal responsibilities of automobile owners and drivers?

APPENDIX 4

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(Name) (Grade) (Date)

Consumer Decision-Making Activity Instrument

Directions: THIS IS NOT A TEST! You will not be graded on your responses! Our interest is solely to determine your decision-making skill in the purchase of goods and services offered in the marketplace.

You constantly make consumer decisions when determining when, how and on what you spend your income. You purchase items at the store and also are involved, possibly to a lesser extent, either individually or in cooperation with those close to you in selecting and expending money for services which another will perform for you.

Describe two recent situations in which you were involved in decision-making and using your consumer buying skills, the first in the purchase of an item at a store; and, the second in spending money to obtain a service. Explain how you determined on what you were going to spend your money; how you selected the item/service from among similar ones offered; and, what steps you took to make sure you obtained value and quality for the money you spent.

APPENDIX 5

(Name) (Grade) (Date)

Consumer Economics Assessment

Directions: THIS IS NOT A TEST! It is solely a means of measuring your understanding of those economic principles and concepts one needs to know to function as an intelligent consumer in our economy.

Answer each and every one of the following multiple choice questions, even if you must guess. Choose the answer you consider the best response, either A, B, C or D, and place an "X" on the line beside the response you select.

1. In a free market what factor is most important in determining which goods and services will be produced and how much they will cost?

   _____ A. State government

   _____ B. Price control mechanism

   _____ C. Supply and demand

   _____ D. Consumer needs

2. Which of the following usually tend to hold down prices for a product?

   _____ A. Only one company makes the article.

   _____ B. Several competing companies make it.

   _____ C. Strong labor unions control production

   _____ D. Foreign imports are prohibited.

3. Social security benefits are paid for by contributions from

   _____ A. employees only.

   _____ B. employers only.

   _____ C. employees and employers.

   _____ D. employers and government.

4. What is the main reason for a higher average wage per worker in the United States than in most other nations?

   _____ A. There is a high output per worker.

   _____ B. Most businesses share their profits with workers.

   _____ C. Most unions force business to pay more than the value of workers' output.

   _____ D. There is great respect for the needs of workers.

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If a state government is considering either an increase in the sales tax or the tax on personal incomes, which alternative is considered generally to be more favorable to low-income people and why?

_____ A. Sales tax, because this falls equally on everyone and the rich can't escape it.

_____ B. Sales tax, because rates are lower than those in the case of income taxes.

_____ C. Personal income tax, because it is collected only on investment income.

_____ D. Personal income tax, because this kind of tax tends to take a higher percentage of income from rich people.

. A major purpose of antitrust laws is to

_____ A. eliminate inefficient producers.

_____ B. standardize products.

_____ C. promote competition.

_____ D. stabilize prices.

7. A husband who accepts the practice of having his family eat in restaurants frequently while encouraging his wife to continue her teaching career is probably

_____ A. recognizing the principle of comparative advantage.

_____ B. aware that food in restaurants is more nutritious.

_____ C. applying the principle of supply and demand.

_____ D. more interested in himself than his family.

8. "Human wants are greater than the resources that are available to satisfy them." This suggests the need for

_____ A. leaving decisions to fate.

_____ B. working harder.

_____ C. making choices to allocate resources.

_____ D. asking for less.

9. American workers have the right to join a union and elect representatives to negotiate with the employer. This right is referred to as

_____ A. collective bargaining.

_____ B. right to work legislation.

_____ C. seniority.

_____ D. inalienable right.

10. Which one of the following is most likely to increase a person's lifetime earning capacity?

_____ A. Support increases in the level of government minimum wage rates.

_____ B. Obtain as much education as possible.

_____ C. Move to a state which per capita income is increasing.

_____ D. Prod the government to increase Social Security benefits.

11. A worker's "real wages" refers to

_____ A. regular wages plus overtime pay.

_____ B. current money wages minus taxes

_____ C. buying power of wages.

_____ D. wages plus fringe benefits paid by the company.

12. As the income of a family rises, it is likely to spend a smaller proportion of its income for

_____ A. travel.

_____ B. taxes.

_____ C. recreation.

_____ D. food.

13. A consumer wants to borrow money to buy a new car. He visits a local commercial bank and is granted a loan. Which of the following methods of financing might he have used to obtain the money at a lower cost?

_____ A. Pawn an article of value against future redemption.

_____ B. Buy on time from the car dealer.

_____ C. Establish a revolving credit account with a finance company.

_____ D. Borrow against the cash value of his life insurance policy.

14. A general principle of managing "savings" is that at least part of it should be readily available to spend. "Savings"would be most available if

_____ A. placed in a bank savings account.

_____ B. invested in collector's coins.

_____ C. invested in real estate.

_____ D. used to buy a partnership in a small business.

15. When the government employs additional people during a time of high employment, what is likely to be the effect on the level of wages in the economy?

____ A. They will increase.

____ B. They will decrease.

____ C. They will be unaffected.

____ D. They effect will be disastrous.

16. Most of the total U. S. federal debt is the result of

____ A. expenses connected with wars.

____ B. public welfare expenditures.

____ C. grants to state governments.

____ D. borrowing by other countries.

17. Dr. Jones earns more than $50,000 per year as a surgeon in Metropolitan Hospital. Dr. Brown earns $20,000 a year as a professor at City University. Why do surgeons generally earn more money than college professors?

____ A. Medical doctors perform a greater service to mankind than do professors.

____ B. Medical doctors have a strong organization called the American Medical Association.

____ C. There is a greater relative scarcity of surgeons.

____ D. Surgeons work more irregular hours.

18. What are the four major factors of production?

____ A. Oil, land, gas, electricity.

____ B. Banking, investing, manufacturing, managing.

____ C. Wages, rent, interest, capital.

____ D. Land, labor, capital, management.

19. A student who spends less money to buy records and uses this money to buy more books when he realizes records are giving him decreasing satisfaction is probably applying the principle of

____ A. comparative advantage.

____ B. supply and demand.

____ C. diminishing returns.

____ D. laissez-faire.

20. Which of the following groups are referred to as blue-collar workers?

_____ A. Farmers and farm managers.

_____ B. Craftsmen, machine operators and laborers.

_____ C. Waiters, firemen and policemen .

_____ D. Lawyers, accountants and engineers.

21. The specialization of labor results in

_____ A. more economic interdependence.

_____ B. increased price inflation.

_____ C. less output per man-hour.

_____ D. more equal distribution of income.

22. If a family borrows money or uses credit to purchase consumer goods, what is the effect on future spending potential?

_____ A. It remains unchanged.

_____ B. It is decreased.

_____ C. It is increased.

_____ D. It will increase and then decrease.

23. A key factor underlying the principle of insurance is that the insurance

_____ A. reduces the chances of accident or death.

_____ B. enables individuals to share losses.

_____ C. lowers the total cost of accidents.

_____ D. shifts the financial burden away from government.

24. The Consumer Price Index is an indicator of

_____ A. the level of prices at one time compared to a previous time.

_____ B. changes in consumer choices for particular products.

_____ C. the total of consumer spending for particular products.

_____ D. whether a product is a bargain.

25. How does the "truth in lending law" help consumers?

_____ A. It requires that finance charges be clearly stated so that consumers know how much interest they are paying on charge accounts.

_____ B. It requires retail stores to charge smaller ammounts of interest on charge accounts.

_____ C. It saves the consumer money by pooling all charges, including purchases and interest, into one central computer account.

_____ D. It requires that lenders of money be reported to the Federal Reserve Bank when their interest rates become too high.

26. Generally, the largest portion of money in local government budgets is spent for

_____ A. education.

_____ B. protection from crime

_____ C. maintenance of streets.

_____ D. public housing.

27. If the government cuts down its spending, will there be automatic economic stability and why?

_____ A. No, because consumers will buy what the government had bought.

_____ B. Yes, because the decreased taxes will help people balance their budgets.

_____ C. Yes, because government spending controls business spending.

_____ D. No, because a cut in expenditures may affect spending by consumers and business.

28. The Smith family felt it could use a larger house and a new car. It found two houses on the market which would meet their needs but the one costing about $5,000 more had several more desirable features. The Smiths' current financial condition would enable them to buy either the more expensive house or the less expensive house and a new car. The Smiths decided to buy the more expensive house. What was the opportunity cost of the decision?

_____ A. A new car.

_____ B. $5,000.

_____ C. more space.

_____ D. less fun.

30. What is an example of a "fringe benefit" provided by an employer for employees?

_____ A. Overtime pay.

_____ B. Workmen's compensation.

_____ C. Payment of health insurance.

_____ D. Social Security.

31. Which of the following has been a major factor contributing to the economic growth of the United States?

_____ A. Steady increase in the supply of money.

_____ B. Government supervision of big business.

_____ C. Improvements in technology and productivity.

_____ D. Low tax rates.

32. A consumer wishes to determine if a merchant has a good reputation for fair dealing in his community. One source to secure such information would be the

_____ A. U. S. Department of Commerce.

_____ B. newspaper.

_____ C. Consumer Index.

_____ D. Better Business Bureau.

33. Of the following, what situation or economic condition would most likely increase the use of consumer credit?

_____ A. A prediction that prices will be lower in the future.

_____ B. High Standards to qualify for loans.

_____ C. Predictions that future income will be lower.

_____ D. Lower rates for borrowing.

34. Which of the following involves the greatest risk?

_____ A. Purchase of a life insurance policy.

_____ B. Investment in corporate stocks.

_____ C. Investment in corporate bonds.

_____ D. Depositing in savings account.

35. The money value of a house, less the mortgate money still due on it, is the homeowner's

_____ A. lien.

_____ B. equity

_____ C. depreciation.

_____ D. dividend.

36. In many recent votes on school budgets, citizens have defeated school tax proposals and forced schools to eliminate extracurricular activities because of a lack of funds. What, if any, are the opportunity costs of such decisions?

_____ A. Since less money will be spent there are no opportunity costs.

_____ B. Whatever benefits there might have been from the extracurricular activities.

_____ C. The opportunity to use school facilities fully.

_____ D. The costs of what taxpayers will now buy with what they saved.

37. Some economists believe that a progressive tax is the fairest method of raising government funds. An example of a progressive tax is

_____ A. property tax.

_____ B. sales tax.

_____ C. excise tax.

_____ D. income tax.

38. People have developed different economic systems for carrying out their economic activities. The American economic system functions primarily through

_____ A. tradition.

_____ B. command.

_____ C. the stock exchange.

_____ D. markets.

39. Which of the following includes characteristics that are essential features of American capitalism?

_____ A. Private property and profit motive.

_____ B. Public property and central planning.

_____ C. Private property and state-controlled production.

_____ D. Public property and no personal profits.

40. Economic forcasts indicate that between now and 1980 the Gross National Product will increase at a faster rate than will the number of workers. In order for this to occur, what must also occur?

_____ A. The working population must be paid less.

_____ B. The supply of unskilled labor must increase.

_____ C. The unemployment rate must increase.

_____ D. The productivity of workers must increase.

Consumer Economics Assessment
Page 9

41. A producer has made identification badges for factory workers at a cost of 40 cents for each badge. This included costs of buying raw materials, producing the finished product, and shipping them. He will have to pay an additional 10 cents for the printing that will appear on the badge. He has just learned that due to competition he will be able to receive only 45 cents per badge. He has decided to sell the badges realizing he will suffer a loss. His decision to sell the badges anyway, despite a loss of 5 cents per badge, illustrates the application of the theory of

_____ A. shared risk.

_____ B. diminishing returns.

_____ C. opportunity cost.

_____ D. sunk costs.

42. What determines the value of the dollar?

_____ A. How much it will buy.

_____ B. The World Bank.

_____ C. How much the government wants it to be worth.

_____ D. The value of the gold buried at Fort Knox.

43. Which of the following statements is most accurate in describing the effect of government action on personal spending?

_____ A. Grants-in-aid from federal to state and local governments influence only government employees.

_____ B. The government budget will not affect the level of personal spending; only tax rates affect personal spending.

_____ C. All government actions in the economy reduce personal spending.

_____ D. The types and amounts of appropriations authorized by Congress influence the type and level of personal spending.

44. If many people increase their demand for a product or service but the supply remains about the same, the price of this product or service will probably

_____ A. fall.

_____ B. rise.

_____ C. be very high.

_____ D. be very low.

45. Which one of the following will probably be the result if the savings of individuals are being invested heavily in new plant and equipment?

_____ A. An increase in the price of food.

_____ B. Increased economic growth.

_____ C. Increase in bankruptcies.

_____ D. A decline money supply.

46. In order to determine whether an increase in personal income over a period of time represents an increase in real levels of living, which one of the following would be of least importance?

_____ A. Size and composition of Gross National Product.

_____ B. Consumer Price Index.

_____ C. Amount of leisure time.

_____ D. International balance of trade.

47.. A factory worker engaged in making printing presses is creating what type of goods?

_____ A. Consumer goods.

_____ B. Nondurable goods.

_____ C. Capital goods.

_____ D. None of the above.

48. What effect does advertising have on the price of consumer goods?

_____ A. It has little effect on prices.

_____ B. It insures fair prices.

_____ C. It may contribute to higher prices immediately and lower prices in the long run.

_____ D. It raises prices.

49. A major objective of personal budgeting or planned spending is to

_____ A. decrease expenditures for luxuries.

_____ B. develop a useful relationship between income and spending priorities.

_____ C. eliminate the need for borrowing.

_____ D. make certain that more money is set aside regularly in a savings account.

50. The rule of rational choice is always to select that alternative

_____ A. whose benefits exceed its costs.

_____ B. whose costs are lowest.

_____ C. which will be valuable for the longest period of time.

_____ D. which brings fastest returns.

APPENDIX 6

ASSESSMENT OF PROPOSED CONSUMER ECONOMICS COURSE

*PART B

	GRADE 8 (114)	GRADE 9 (109)	TOTAL (223)	GRADE 10 (101)	GRADE 11 (93)	TOTAL (194)	GRADE 12 (54)	COMMUNITY (105)	MAILED SURVEYS RET'D. (28)
1.	74 65%	54 50%	128 57%	48 48%	40 43%	88 45%	29 53%	58 55%	13 46%
2.	88 77%	80 73%	168 75%	70 69%	69 74%	139 72%	43 80%	88 84%	22 79%
3.	102 89%	84 77%	186 83%	80 79%	79 85%	159 82%	48 89%	89 85%	28 100%
4.	94 82%	84 77%	178 80%	74 73%	70 73%	144 74%	4 7%	87 83%	26 93%
5.	50 43%	13 12%	63 28%	27 27%	29 31%	56 29%	14 26%	43 41%	11 39%
6.	54 47%	35 32%	89 40%	31 32%	30 31%	61 31%	21 39%	55 52%	15 54%
7.	79 69%	59 54%	138 62%	46 46%	60 65%	106 55%	32 59%	51 49%	17 61%
8.	95 83%	86 79%	181 81%	86 85%	77 83%	163 84%	43 80%	97 93%	25 89%
9.	109 96%	101 93%	210 94%	95 94%	86 92%	181 93%	53 98%	98 93%	27 96%
10.	7 7%	5 5%	12 5%	11 11%	12 13%	23 12%	9 17%	8 8%	15 54%

* Topics respondents checked as important for inclusion within the course.

ASSESSMENT OF PROPOSED CONSUMER ECONOMICS COURSE

*PART C

	GRADE 8 (104)	GRADE 9 (109)	TOTAL (223)	GRADE 10 (101)	GRADE 11 (93)	TOTAL (194)	GRADE 12 (54)	COMMUNITY (105)	MAILED SURVEYS RET'D. (28)
1.	48 42%	38 35%	86 39%	34 34%	23 25%	57 29%	19 35%	31 30%	5 18%
2.	80 70%	72 66%	152 68%	63 62%	56 60%	119 61%	38 70%	69 66%	21 75%
3.	85 74%	81 74%	166 74%	82 81%	80 86%	162 84%	43 80%	83 79%	25 89%
4.	82 72%	84 77%	166 74%	71 70%	67 72%	138 71%	39 72%	72 69%	26 93%
5.	16 14%	9 8%	25 11%	11 11%	9 10%	20 10%	1 2%	6 6%	1 4%
6.	23 20%	19 17%	42 19%	17 17%	13 14%	30 15%	7 13%	16 15%	2 7%
7.	39 34%	41 38%	80 36%	31 31%	45 48%	76 39%	14 26%	22 21%	8 29%
8.	84 74%	73 67%	157 70%	77 76%	69 74%	146 75%	39 72%	63 60%	21 75%
9.	100 88%	95 87%	195 87%	90 89%	82 88%	172 89%	49 91%	89 85%	27 96%
10	4 4%	3 3%	7 3%	8 8%	14 15%	22 11%	8 15%	8 8%	13 46%

*Topics respondents checked as most essential for inclusion within the course of those checked as important in Part B.

APPENDIX 7

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On CONSUMER EDUCATION:

Consumer Education: Meeting T & E Guidelines With K - 14 Application

FOR: Teachers, grades K - 14; consumer education specialists; T & E coordinators

This session will offer ideas for teaching consumer skills to students of any age in any subject area. Topics for discussion will include the relationship between consumer education and T & E; participants will receive a matrix of consumer education goals and indicators, and strategies to incorporate the topic into any curriculum.

DATE: February 27, 1980
Fee: $1.00

Educational Improvement Center - South
207 Delsea Drive, Sewell, N.J. 08080
609 - 228 - 6000

Center for Economic Education

609 - 445 - 5349 February 8, 1980

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Mr. Steve Russman
C/O Dr. Claudio E. Arrington, Superintendent
Woodbury Public Schools
25 N. Broad St.
Woodbury, New Jersey 08096

Dear Mr. Steve Russman:

I want to welcome you to the afternoon Workshop, "Teaching Economics Through American History" which is planned for Thursday, February 29, 1980 from 12:15 to 3:15 p.m. An excellent box of curriculum materials will serve as the focus for the Workshop that is, each school district representative will receive one, and receive instruction in the classroom use of the materials. We have Dr. Aaron Bender, Professor, Economic History, Glassboro State College and Mr. Martin Kendall, Consultant Educational methodology who will assist me in the Workshop. Please join us for a hot luncheon at 12:15 at the Gloucester County Office of Education, Tanyard and Salina Roads, near Sewell. The phone number of the Gloucester County Office of Education is 468-6500. The afternoon program is as follows:

12:15-1:00	Luncheon
12:50-1:00	Welcoming remarks, Mr. Ruh, Superintendent, Gloucester County Schools
1:00-2:00	Teaching Economics Through American History, Dr. Aaron Bender, Professor Economic History, Glassboro State College
2:00-2:45	Methodologies In Teaching Economics Through American History, Mr. Martin Kendall, Area Council on Economic Education, Philadelphia, Pa.
2:45-3:15	Economics Its Place In History, Professor Benjamin Hitchner, Director, Center for Economic Education, Glassboro State College

I look forward to meeting you.

Very truly yours,
Benjamin G. Hitchner
Benjamin G. Hitchner, Director

CC: Dr. Alan Donovan, Chairman, Center Advisory Board
Mr. Chris Nestoro, School Program Coordinator
Dr. Donald Beineman, Superintendent, Camden County Schools
Mr. Martin Kendall, Educational Consultant, A.C.E.E.
Dr. Aaron Bender, Professor, Economic History

ADVISORY COUNCIL: Dean Alan Donovan, Chairperson; Dean Leo Beebe, Dolores Harris, Dr. Marion Hodes, Dr. Bela Mukhoti, Dr. Robert Pritchard, Professor John Schaub, Dean Janice Weaver

DIRECTOR: Mr. Benjamin Hitchner, Room 205, Bunnhart Hall - Glassboro State College, Glassboro, N.J. 08028
Affiliated with the New Jersey Council on Economic Education

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NEW JERSEY OCCUPATIONAL RESOURCE CENTER
BLDG. 871 - (E.I.C./C's Edison Program)
PLAINFIELD AVENUE
EDISON, N.J. 08817
201-985-7769

Career and Consumer Education Materials Fair - March 18, 1980

YOU ARE INVITED TO ATTEND OUR THIRD ANNUAL CAREER AND CONSUMER EDUCATION MATERIALS FAIR:

WHEN: Tuesday, March 18, 1980 - Any time from 9:30A.M. until 3:00P.M.

WHERE: At the N.J. Occupational Resource Center and the Center for Consumer Education Service - Bldg. 871 Plainfield Ave., Edison, N.J. 08817

(see back for directions)

WHAT: One hundred publishers and/or distributors of career and consumer education materials, media, games and books have been invited to exhibit their products at the Fair. A representative of each company will be available.

COST: FREE - FREE - FREE

WHO: Audio-Visual specialists, librarians, guidance counselors, career education specialists, consumer education teachers and anyone interested in career education and consumer education materials

COMPANIES INVITED TO DISPLAY THEIR MATERIALS: (MORE COMPLETE LIST BEFORE MARCH)

- American Learning Systems
- BFA Educational Media
- Butterick Publishing
- Changing Times Education Service
- Coronet Instructional Media
- Chronicle Guidance
- Eye Gate Media
- McGraw-Hill Filmstrip
- McKnight Publishing Company
- Pathescope Educational Media, Inc.
- Prentice Hall Media
- Society for Visual Education (SVE)

CENTER FOR CONSUMER EDUCATION SERVICES

AREA CODE 20
TELEPHONE 985-188

NEW JERSEY JOB CORPS CENTER
BUILDING 871 — PLAINFIELD AVENUE
EDISON, NEW JERSEY 08817

TO: CONSUMER EDUCATORS

FROM: MARY LOU HAMILL

DATE: FEBRUARY 15, 1980

RE: ALL-EASTERN CONSUMER EDUCATION FORUM PROGRAM UPDATE

THEME: "CONSUMER EDUCATION: A LIFETIME ASSIGNMENT"

PLACE: MT. LAUREL HILTON, MT. LAUREL, NEW JERSEY

DATE: MARCH 27 & 28, 1980

SPECIAL HIGHLIGHTS OF THE PROGRAM

THURSDAY

*NATIONAL ASSESSMENT OFFICE IS PROVIDING BOB ALEXANDER TO UPDATE US ON THEIR REPORT "TEENAGE CONSUMER: A PROFILE"

*PRESENTATION ADDRESSING CONSUMER EDUCATION AT ALL LEVELS- ELEMENTARY TO SENIOR CITIZEN

*THE THEME OF THE THURSDAY AFTERNOON PROGRAMS WILL BE BASED ON THE CONTRIBUTION OF THE BUSINESS WORLD TO CONSUMER EDUCATION

FRIDAY

*BREAKFAST SESSION WILL BE FEDERAL AGENCIES' RESPONSE TO THE NEEDS OF CONSUMERS

*CONCURRENT SESSIONS WILL FOLLOW RELATING TO EDUCATION EFFORTS OF LOCAL, STATE AND FEDERAL AGENCIES

CONFIRMED SPEAKERS:

SHEILA HARTY, AUTHOR, "HUCKSTERS IN THE CLASSROOM", CENTER FOR THE STUDY OF RESPONSIVE LAW

ROSEMARY POOLER, EXECUTIVE DIRECTOR, NEW YORK CONSUMER PROTECTION BOARD

SPEAKERS (CON'T):

BOB ALEXANDER, CONSUMER EDUCATION SPECIALIST

FRED WHITEHEAD, DIRECTOR CONSUMER AFFAIRS, GOOD HOUSEKEEPING MAGAZINE

JOHN CLOUGH, DIRECTOR BUSINESS & CONSUMER ECONOMIC PROGRAM, JOINT COUNCIL OF ECONOMIC EDUCATION

REGINA DOLAN, EDUCATION SPECIALIST, AMERICAN COUNCIL OF LIFE INSURANCE

SAL SANGIORGI, REGIONAL DIRECTOR, FEDERAL TRADE COMMISSION

FILM FESTIVAL FEATURES

NEW YORK UNIVERSITY DEAFNESS FILMS

NEW JERSEY PUBLIC TV EDUCATIONAL PROGRAMS

NEW FILMS: THE ENERGY CONNECTION
MANAGING YOUR MONEY
GOING INTO BUSINESS
IT'S THE LAW
YOUR OWN PLACE

POST FORUM TRIP

SPECIAL ARRANGMENTS HAVE BEEN MADE THROUGH THE MT. LAUREL HILTON FOR A TRIP TO ATLANTIC CITY ON FRIDAY EVENING, MARCH 28th. THE COST IS $5.00 PER PERSON WHICH INCLUDES ROUND-TRIP TRANSPORTATION TO ATLANTIC CITY, $5.00 CREDIT FOR DINNER AND ENTRANCE INTO THE CASINO. REGENCY SHOW TICKETS MAY BE PURCHASED FOR $4.00 PER PERSON. SPECIAL CONFERENCE ROOM RATES WILL BE EXTENDED FOR FRIDAY EVENING AT THE MT. LAUREL HILTON.

A MINIMUM OF 20 PEOPLE IS REQUIRED WITH $5.00 PAID BY MARCH 1, 1980. CHECKS SHOULD BE MADE OUT TO THE MT. LAUREL HILTON AND MAILED TO CCES.

ALL-EASTERN CONSUMER EDUCATION FORUM

PROGRAM

MARCH 27, 1980

THURSDAY — EXHIBITS OPEN

9:00 REGISTRATION & COFFEE

10:00 OPENING SESSION
KEYNOTE SPEAKER: BOB ALEXANDER - NATIONAL ASSESSMENT OFFICE - "TEENAGE CONSUMER - A PROFILE"

11:15 CONCURRENT SESSIONS (EDUCATION)
Session 1: HELPING FAMILIES ADJUST TO CHANGE
Session 2: STATE CONSUMER EDUCATION GUIDE
Session 3: ELEMENTARY CURRICULUM DEVELOPMENT
Session 4: ELEMENTARY CONSUMER EDUCATION PANEL
Session 5: HOME ECONOMICS & CONSUMER EDUCATION

FILM FESTIVAL

12:30 LUNCHEON
KEYNOTE SPEAKER: SHEILA HARTY - "HUCKSTERS IN THE CLASSROOM"
REACTOR PANEL: REPRESENTATIVES FROM BUSINESS & EDUCATION"

2:30 CONCURRENT SESSIONS (BUSINESS)
Session 1: CORPORATION/EDUCATION COORDINATION: HOW TO ASK BUSINESS FOR HELP IN THE CLASSROOM
HOW CORPORATIONS HANDLE COMPLAINTS
Session 2: JOINT COUNCIL OF ECONOMIC EDUCATION-MONEY MANAGEMENT
Session 3: AMERICAN COUNCIL OF LIFE INSURANCE-DEVELOPING PARTNERS IN EDUCATION
Session 4: CORPORATE INVOLVEMENT IN CONTINUING CONSUMER EDUCATION
Session 5: EVALUATING CLASSROOM MATERIALS

3:45
Session 1: REPEATED
Session 2: REPEATED
Session 3: REPEATED
Session 4: OUT OF SCHOOL YOUTH & ADULT PROGRAM
Session 5: NEW JERSEY PUBLIC TELEVISION

FILM FESTIVAL

5:00 SOCIAL HOUR

6:00 BANQUET

8:00 FILM FESTIVAL - FILMS BY REQUEST

CERN Consumer Education Research Network will be open throughout the day to provide computer searches on specific questions.

FRIDAY MARCH 28, 1980

8:00 REGISTRATION CONTINENTAL BREAKFAST EXHIBITS OPEN

8:45 OPENING SESSION: FEDERAL AGENCIES RESPONSE TO THE NEEDS OF CONSUMERS

10:30 CHECK OUT TIME

11:00 CONCURRENT SESSIONS
- Session 1: F.A.G.E
- Session 2: MANDATED CONSUMER EDUCATION
- Session 3: COMPETENCY BASED CONSUMER EDUCATION
- Session 4: To be determined
- Session 5: To be determined

11:45
- Session 1: REPEATED
- Session 2: REPEATED
- Session 3: REPEATED
- Session 4: To be determined
- Session 5: To be determined

FILM FESTIVAL

12:30 LUNCHEON

CERN Will be available throughout the morning to provide computer searches on specific questions

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MARTIN A. HERMAN
ASSEMBLYMAN IN JOINT DISTRICT (GLOUCESTER-SALEM)
539 NORTH BROAD STREET
WOODBURY, N.J. 08096
TEL. (609) 845-7800

GENERAL ASSEMBLY
OF NEW JERSEY
TRENTON

February 15, 1980

L. Stephen Russman, Principal
Woodbury Senior High School
25 North Broad Street
Woodbury, NJ 08096

Dear Mr. Russman:

I am forwarding for your information a copy of the New Jersey Consumer Congress Proposal which you discussed with Sharon Harrington of my office. The person I have been in contact with concerning the program is David C. Johnson, Special Assistant to the Director of the Division of Consumer Affairs. Mr. Johnson can be reached by writing him at 1100 Raymond Blvd., Room 504, Newark, New Jersey 07102 or phoning (201) 648-3537.

The project is presently scheduled for Wednesday, April 30, 1980 and the format enclosed is a very tentative one as I understand from Mr. Johnson. If you are interested in any further developments of the program or think that perhaps a representative sampling of students would be interested in attending, I can find out if that is possible and further any additional information I may recieve regarding the seminar.

If in the future I can be of some further assistance to you, please feel free to contact me. Best wishes for your school's consumer affairs project.

Sincerely,

MARTIN A. HERMAN
Assemblyman, District 3

MAH/tlp
Enclosure

April 30, 1980

9:30 a.m. - 10:00 a.m. Registration (Gallery)

10:00 a.m. - 10:20 a.m. Welcome by N.J. Attorney General John Degnan and Remarks by Governor Brendan Byrne (Main Auditorium)

10:20 a.m. - 11:00 a.m. (Main Auditorium) "Consumerism as a Populist Movement in N.J." Slide show by Prof. Kathleen Ittig, Rutgers University. Panel Discussion with: Adam Levin, Director, N.J. Division of Consumer Affairs; Ms. Alice Ruotolo, N.J. Consumers League; Prof. Tom Hartmann, Livingston College.

11:00 a.m. - 11:15 a.m. Coffee Break (Gallery)

11:15 a.m. - 12:15 p.m. Discussion Sessions. BECAUSE OF SPACE LIMITATIONS, PLEASE ATTEND THE SESSION YOU HAVE BEEN ASSIGNED, AS NOTED ON YOUR REGISTRATION SHEET.

A. Consumerism in the State Legislature (Room B)

With N.J. Assemblyman David Schwartz (D-Middlesex) and discussion leader Professor Tom Hartmann, Livingston College

B. Consumerism in the N.J. Media (Board Room)

With Winifred Cook, Consumer Reporter, Home News and discussion leader Professor Jerome Aumente, Livingston College

C. Consumerism in the N.J. Courts (Room D)

With Mark Silber, Esq. and discussion leader Steven McCabe, Esq., Director, Legal Services Consumer Protection Task Force

D. Consumerism in N.J. Corporations (Room E)

With Kathy LaPier, Consumer Affairs Director, King's Supermarkets; Jean Burtis, Director, Consumer Services Department, Best Foods; William Geiger, Consumer Advocate Supervisor, New Jersey Bell Telephone and discussion leader Dr. Lois Guthrie, Montclair State College

E. Consumerism in the State Bureaucracy (Room C)

With N.J. Public Advocate Stanley VanNess and discussion leader Bruce Ratner, Commissioner, New York City Department of Consumer Affairs

F. Consumerism on the Local Level (Room A)

With Adrienne Cecere, Director, Dover Township Consumer Affairs Office; Larry Cimino, Director, Middlesex Office of Consumer Affairs; Renee Borstad, Director, Burlington County Office of Consumer Affairs and discussion leader, Carole A. Glade, Director, Morris County Office of Consumer Affairs.

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and eat lunch in Main Auditorium

12:45 p.m. - 1:15 p.m. Keynote Speech by Mark Green, Consumer Activist and Author, former director, Public Citizen Congress Watch (Main Auditorium)

1:15 p.m. - 1:45 p.m. Reactions to Mr. Green's speech by Paul Goldman, Counsel, New York Consumer Protection Board; Carol Greenwald, President, National Consumer Cooperative Bank; and Consumer Reporters Mary Gay Taylor, WCBS Radio and Evelyn Kanter, WNBC Radio

1:45 p.m. - 2:00 p.m. Coffee Break (Gallery)

2:00 p.m. - 3:15 p.m. Discussion Sessions. PLEASE ATTEND SESSION YOU HAVE BEEN ASSIGNED, AS NOTED ON YOUR REGISTRATION SHEET.

A. Organizing Consumers (Room C)

With Ron Hein, Director, New Jersey Federation of Senior Citizens and discussion leader Mark Sachs, Citizens Energy Project

B. Health (Room D)

With Mark Kleinman, Director, Consumer Health Action Network, Washington, D.C. and discussion leader Edward Tetelman, N.J. Assistant Deputy Public Advocate

C. Cooperatives (Room E)

With Carol Greenwald, President, National Consumers Cooperative Bank, Washington, D.C. and discussion leader Janine Bauer, N.J. Public Interest Research Group

D. Credit/Insurance (Room A)

With New Jersey Insurance Department Deputy Commissioner, Walter R. Bliss, Jr., Professor Denise Matejic, Rutgers University and discussion leader LeRoy C. Ritchie, Regional Director, Federal Trade Commission

E. Energy (Room B)

With Bill Potter, Project Director, American Bar Association, National Energy Project (formerly with N.J. Public Advocate) and discussion leader Ed Lloyd, Director, N.J. Public Interest Research Group

F. Privacy (Board Room)

With former New Jersey Chief Justice, Richard Hughes, Senator Matthew Feldman, Chairman, N.J. Commission on Personal Privacy and Individual Liberty and discussion leader Jim Bildner, Counsel, N.J. Commission on Personal Privacy and Individual Liberty

3:15 p.m. - 3:45 p.m. Closing Remarks by Adam Levin, Director, New Jersey Division of Consumer Affairs (Main Auditorium)

APPENDIX 8

THE PUBLIC SCHOOLS
WOODBURY, N. J. 08096

CLAUDIO E. ARRINGTON, D.Ed.
SUPERINTENDENT OF SCHOOLS

May 29, 1980

To Whom It May Concern:

I have met with Mr. Russman, Principal of the Woodbury High School and Mr. Robert Lindinger, Chairman of the Social Studies Department, on a number of occasions to discuss and lend assistance on the development of a Consumer Economics course which will be implemented in September of 1980.

I have viewed the developed general and specific objectives of the proposed course and am quite satisfied that they are quite capable, without further assistance from me or outside assistance, of producing a course which will meet the "targeted" students' needs. I will, however, continue to assist them should they need further assistance.

Sincerely yours,
Robert A. Kann
Robert Kann, Teacher of Consumer Education
Woodbury Public Schools

APPENDIX 9

THE PUBLIC SCHOOLS
WOODBURY, NEW JERSEY

(COURSE CONTNET FORMAT FORM with 'PROGRAI OBJECTIVE)

Course Title_____ Area_____ District Goals_____

Program Objective_____

CONCEPT/SKILL/ATTITUDE	OBJECTIVE	ACTIVITIES	EVALUATION

* * * * * *

(COURSE CONTENT FORMAT FORM without 'PROGRAM OBJECTIVE')

CONCEPT/SKILL/ATTITUDE	OBJECTIVE	ACTIVITIES	EVALUATION

APPENDIX 10

WEEKLY LESSON PLANS

Directions

Weekly lesson plans are prepared in duplicate; the white originals are retained by the instructor and the yellow duplicates are for the supervisor. Do not hesitate to use additional weekly planning blanks if more than six columned periods are needed!

Requirements for Pre-Printed Areas

Course: Enter abbreviated title of course. Should the course have a letter or number designation as part of its title, include it.

P. O. (s): Program Objective(s) - An explicit succint statement reflecting the general competency(ies) or behavior(s) a student should be capable of demonstrating at the completion of its related instructional learning sequence. [1] Normally, the P. O. is written as: "At the completion of the course, each student will be able to.....[general competency(ies) or behavior(s)] ....." For courses of study completed in accordance to the acceptable format, a P.O. may be copied directly from the course format. A P.O. need be written but once; thereafter, in subsequent weekly lesson plans, it is sufficient to write only the letter designation!

S.O.(s): Specific Objectives(s) - Directly related to and derived from a P.O. Defines what is to be accomplished; the level of achievement expected; and, the conditions under which it is to occur. For courses of study completed according to the acceptable format, the S.O.(s) may be copied from the course format. The S.O.(s) need be written but once; thereafter, in subsequent weekly lesson plans, it is sufficient to write only the number and letter designation of the S.O.(s).

Activities: Are the means by which the S.O.(s) is attained/mastered/achieved. Activities must provide a student opportunity to practice the equivalant or same behaviors(s) intended as learner outcomes; must be sequentially organized; should be sufficient in number to take into consideration the various levels of student ability; and, should satisfy student needs. The length of time devoted to an instructional learning sequence must be equivalent to the importance and complexity of the S.O.(s) to which the activities are related. Continue the activities onto the next week's plans in the similar column if necessary.

Evaluation: Describes those instruments used to measure student success as compared with the instructor's pre-determined level necessary for mastery. The results attained determine whether the instructor must remediate (repeat) the instruction either by additional activities or change the pre-determined level necessary for mastery.

[1] Instructional Learning Sequence - Consists of a " number-lettered" series of specific objectives with corresponding appropriate instructional activities which systematically develop those concepts, skills and/or attitudes stated for the sequence in the course of study. Effective attainment of the program objective (P.O.) is predicated on the success of the instructional sequence.

WEEKLY LESSON PLANS | Week of : | Teacher:

Pd.:	Pd.:	Pd.:
Course:	Course:	Course:
P.O.(s):	P.O.(s):	P.O.(s):
S.O.(s):	S.O.(s):	S.O.(s):
Activities:	Activities:	Activities:
Evaluation:	Evaluation:	Evaluation:

APPENDIX 11

THE PUBLIC SCHOOLS
P.O. Box 899
WOODBURY, N.J. 08096

R. CRAIG BARRY
ASSISTANT SUPERINTENDENT

TELEPHONE 853-0123

To: L. Stephen Russman

Date: August 14, 1980

Re: Course of Study

Please be advised that at the official meeting of the Woodbury Board of Education, held on August 13, 1980, the following course of study was approved.

Consumer Economics

A copy of the approved course is attached.

RCB/mw

cc: R. Lindinger

(THIS FORM MAY BE DUPLICATED LOCALLY)

STATE OF NEW JERSEY
DEPARTMENT OF EDUCATION
225 WEST STATE STREET
TRENTON, NEW JERSEY 08625

FORM CI-1070 75

OFFICE OF SCHOOL APPROVALS AND
COUNTY SERVICES ROOM 526

BEST COPY AVAILABLE

APPLICATION FOR APPROVAL OF PROPOSED CHANGES IN SECONDARY SCHOOL PROGRAM

Four copies are to be completed: Two copies to be filed with the Bureau of Administration and Supervision, One copy to be sent directly to the County Superintendent, and One copy to be retained in your school.

Name of Secondary School Woodbury High School Date August 14, 1980

School District Woodbury Public Schools County Gloucester

Principal L. Stephen Russman

I. Check or indicate where appropriate, changes contemplated. Please attach extra sheet if necessary.

A. The addition of a course (name of course) Consumer Economics
B. Will replace (name of course) _____
C. Credits allowed .24 Required _____ Elective X, But may be part of local Bd's 3rd yr. Soc. Studies Rqmt.
D. A change in the credit (not units) assignment of a course from _____ to _____
E. A change in credits (not units) required for graduation from _____ to _____
F. A change in the number of periods weekly of a course from _____ to _____
G. Grade level offered (7, 8, 9, 10, 11, 12) 10-12
H. Number of minutes classroom instruction per week 240 or from _____ to _____
I. Number of single periods per week 5 if double _____ or from _____ to _____
J. Length of course -- one year _____ semester X less than a semester _____
K. A reorganization of one or more of the curricula _____
L. A reorganization of grade level assigned to school from _____ to _____
M. A change in the daily time schedule to overlapping _____ or double sessions _____
N. Reorganization of Special Education Program for credit assignment _____
O. Request for Experimental/Developmental approval for one year _____
(When requesting Experimental/Developmental approval, please attach outline of proposed course)
P. The withdrawal of a course from the curriculum - name of course _____

II. If the proposed changes involve an extensive change in the Program of Studies, (e. g. a reorganization of curricula) a complete copy of the new program and a brief description of how this differs from the old program is necessary. The new program of studies should indicate whether subjects are required or elective, periods per week, credits per course credits required for graduation.

III. Date to become effective September 1980

Approved by the local Board of Education at a meeting held on (date) August 13, 1980

Signature of Superintendent of Schools Claudia E Russman

OCT 29 1980

****

FOR STATE DEPARTMENT USE ONLY

APPROVED
James Van Sciver
DIRECTOR OF SECONDARY EDUCATION

Consultant Approval _____ Other _____

Assistant Commissioner of Education _____

Recommended for Approval (dat _____ State Board Approval _____

APPENDIX 12

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CONSUMER ECONOMICS

WOODBURY HIGH SCHOOL

THE PUBLIC SCHOOLS
WOODBURY, NEW JERSEY

Dr. C. E. Arrington, Superintendent
Mr. R. Craig Barry, Assistant Superintendent
Mr. L. Stephen Russman, Principal
Mr. Robert C. Lindinger, Social Studies/
Business Coordinator
Mr. Robert C. Lindinger, Teacher

August, 1980

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PHILOSOPHY
OF THE
PUBLIC SCHOOLS
WOODBURY, NEW JERSEY

The public schools of the City of Woodbury exist to provide a system of education where each student, regardless of race, color, creed, religion, sex, ancestry, national origin and social or economic status, can develop to his highest capabilities intellectually, physically, socially, morally, culturally and emotionally.

We maintain a dual responsibility of educating all of our students toward certain common goals and of providing each individual with a chance to achieve whatever diverse aims his/her own talents and interests suggest. This dual principle of maintaining unity while encouraging diversity of interests (individuality) is the foundation of our philosophy of democracy.

We also maintain the responsibility to provide experiences where each student can recognize his own worth as an individual; acquire useful skills and information; develop varied appreciations, attitudes and ideals directly related to the enjoyment of life; and experience the processes of democracy in action so that each student may become a desirable citizen and be able to live effectively and contribute to our democratic society.

Finally, we believe that it is our duty to offer a flexible program of study where each student, regardless of his/her individual differences, may realize successful balanced growth.

WOODBURY HIGH SCHOOL

- Educational Philosophy -

The Woodbury High School exists to provide students with opportunities to develop mentally, physically, culturally, emotionally, ethically, and socially regardless of race, color, creed, religion, sex, ancestory, national origin and social or economic status.

We assert our professional responsibility to develop each student's maximum capabilities by providing for individual differences, insofar as is possible, by offering a varying curricula, differentiated subject matter and many worthwhile activities. It is our intent that every student will, prior to graduation, attain a minimum level of proficiency in the basic skills with opportunity to advance to maximum competency.

We further assert our responsibility to provide experiences in the democratic processes whereby students may develop into respected, useful and well-integrated citizens within the framework of our nation's form of government and philosophy.

Finally, we consider it our duty to inspire and assist students to recognize their own personal worth; to value the virtues of others; to acquire knowledge and skills; to develop appreciations, attitudes and ideals which enable them to contribute to the general welfare of society; and to develop a desirable working relationship with the total community.

PHILOSOPHY - SOCIAL STUDIES EDUCATION
OF THE
PUBLIC SCHOOLS
WOODBURY, NEW JERSEY

We believe in the American form of government and its underlying philosophy of democracy. We believe that all young men and young women should have a deeper understanding and appreciation of their country and government.

We believe that the social studies courses should provide experience in democratic processes within the limits of the pupils' maturity.

We believe that we should work for the development of the pupil - socially, politically, morally, and spiritually in reference to standards set both by the individual and by society.

We believe that our school philosophy should guide the pupils in a wide variety of situations in which the desired attitudes have an opportunity to function within the child.

We believe that we should provide so as to promote opportunity for participation by all pupils in our classes.

We are aware that capacity for learning varies with the individual; therefore, instruction must be tailored to the needs of the individual whenever possible.

THE PUBLIC SCHOOLS
WOODBURY, NEW JERSEY

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THE WOODBURY PUBLIC SCHOOLS SHALL PROVIDE OPPORTUNITIES FOR ALL PUPILS TO:

BASIC SKILLS

Goal 1

Develop the basic communicative skills of reading, writing, listening and speaking, and the basic mathematical skills of computation and problem solving.

Communicative

1.11 be able to participate in successful communication through listening.
1.12 be able to participate in successful communication through speaking.
1.13 be able to participate in successful communication through reading.
1.14 be able to participate in successful communication through writing.

Mathematical

1.21 understand all basic mathematical concepts.
1.22 be able to accurately compute.
1.23 be able to effectively solve problems.

THINKING SKILLS

Goal 2

acquire skills of creative and critical thinking enabling them to think and act in an independent manner.

2.1 be able to apply creative thinking skills to situations that are personally new or different.
2.2 be able to apply critical thinking skills to existing knowledge and experiences.

ECONOMIC UNDERSTANDING

Goal 3

learn to function effectively in our economy.

3.1 understand the basic principle of economics.
3.2 be able to function effectively as a consumer in our economy.

MENTAL & PHYSICAL HEALTH

Goal 4

develop a lifelong plan to maintain physical and mental health.

4.1 develop an understanding and appreciation of the need for an optimal level of physical and mental health.
4.2 develop an effective lifelong plan for physical and mental health.

SELF REALIZATION

Goal 5

develop an understanding of their own worth, abilities and limitations.

5.1 develop an understanding and pride of one's own worth.
5.2 develop an understanding of one's own capabilities and limitations.
5.3 be able to make realistic personal decisions.

PHYSICAL ENVIRONMENT

Goal 6

develop an awareness of their responsibility for the intelligent use of their environment.

6.1 develop an understanding of the basic scientific principles as they relate to our physical environment.
6.2 develop an understanding and appreciation of the need for the intelligent use of our physical environment.
6.3 assume the responsibility for the intelligent use of the physical environment.

CITIZENSHIP AND POLITICAL UNDERSTANDING

Goal 7

acquire attitudes of responsible citizenship, and an understanding of mankind's history as it affects our lives.

Citizenship

7.11 develop an understanding and an appreciation of civic rights and responsibilities.
7.12 be able to function effectively as a productive citizen in our society.

Political Understanding

7.21 develop an understanding of the past and present as it affects the changing demands of society.
7.22 develop an understanding of the basic processes of local, state and national governments.
7.23 be able to participate effectively in political processes.

VALUES AND ETHICS

Goal 8

acquire an understanding of ethical principles and values.

8.1 develop an understanding and appreciation of ethical principles and values.
8.2 be able to effectively apply ethical principles and values to one's life.

LIFELONG LEARNING

Goal 9

realize that learning is a lifelong process.

9.1 develop an awareness that life is a continual learning process.
9.2 develop intellectual curiosity and eagerness for lifelong learning.
9.3 develop a positive attitude towards formal learning and towards continuing independent education.

CULTURAL APPRECIATION

Goal 10

learn to express themselves creatively, and to appreciate the creative expressions of others.

10.1 develop an awareness and appreciation of past and existing world cultures.
10.2 develop an awareness that culture is reflected through the arts.
10.3 be able to participate effectively in the expression of one's own culture through various media.

CAREER EDUCATION

Goal 11

acquire a knowledge and understanding of career opportunities.

11.1 develop a knowledge and understanding of career opportunities.
11.2 develop skills and ability which will enable one to take full advantage of career opportunities.
11.3 cultivate a self-awareness that will lead to personal fulfillment within a career.

HUMAN RELATIONS

Goal 12

learn to recognize and respect differences in cultures within their community and around the world.

12.1 develop an awareness and respect of individual differences within the community and the world.
12.2 develop appreciation and respect for the worth and dignity of individuals.
12.3 develop a cooperative attitude toward living and working with others.

EDUCATIONAL GOALS — LISTED IN PRIORITY ORDER

THE WOODBURY PUBLIC SCHOOLS SHALL PROVIDE OPPORTUNITIES FOR ALL PUPILS TO:

BASIC SKILLS	Goal #1 develop the basic communicative skills of reading, writing, listening and speaking, and the basic mathematical skills of computation and problem solving.
THINKING SKILLS	Goal #2 acquire skills of creative and critical thinking enabling them to think and act in an independent manner.
SELF REALIZATION	Goal #3 develop an understanding of their own worth, abilities and limitations.
CITIZENSHIP AND POLITICAL UNDERSTANDING	Goal #4 acquire attitudes of responsible citizenship, and an understanding of mankind's history as it affects our lives.
LIFELONG LEARNING	Goal #5 realize that learning is a lifelong process.
ECONOMIC UNDERSTANDING	Goal #6 learn to function effectively in our economy.
PHYSICAL ENVIRONMENT	Goal #7 develop an awareness of their responsibility for the intelligent use of their environment.
CAREER EDUCATION	Goal #8 acquire a knowledge and understanding of career opportunities.
MENTAL & PHYSICAL HEALTH	Goal #9 develop a lifelong plan to maintain physical and mental health.
VALUES AND ETHICS	Goal #10 acquire an understanding of ethical principles and values.
HUMAN RELATIONS	Goal #11 learn to recognize and respect differences in cultures within their community and around the world.
CULTURAL APPRECIATION	Goal #12 learn to express themselves creatively, and to appreciate the creative expressions of others.

PURPOSE

Consumer Economics initially will furnish instruction in those aspects of economics which consumers need know and be able to use to function intelligently in the marketplace. Further, it will provide consumer information and student-oriented activities -- experiences and problem solving activities -- which incorporates the economics furnished during initial instruction. Students will select a limited number of activities from those provided which are related to their needs and interests and will become actively involved in them. Emphasis is upon developing personal consumer decision-making skills and consumer-citizenship responsibilities!

INSTRUCTIONAL STRATEGIES

Instructional strategies to be utilized:

1. Selected readings
2. Lecture/Discussion
3. Small study group (SSG) activities and projects
4. Individualized activities and projects
5. Simulation and role playing
6. Informal debates
7. Case studies
8. Audio-visual aids
9. Verbal and written reports
10. Problem solving/inquiry method
11. Diagrams, charts, graphs, etc.
12. Notetaking
13. Quizzes and tests

The Public Schools
Woodbury, New Jersey

Course Title Consumer Economics

District Goals 1, 2, 3, 7, 9

Program Objective A. At the completion of this unit of study, students are expected to be able to demonstrate an understanding of basic economic concepts and principles--particularly as they relate to Consumerism.

School Goals 1, 2, 4, 5, 6

CONCEPT/SKILL/ATTITUDE	OBJECTIVE	ACTIVITIES	EVALUATION
1. Durable and non-durable goods	A.1a Each student will be able to classify a list of goods as durable and as non-durable.	1.a 1. Small study group activity 2. Discussion	1.a Given a list, student will classify with 85% accuracy
2. Workers and producers of goods and/or services	A.2a Each student will be able to categorize occupations as producers of goods and/or services.	2.a 1. Independent study 2. Discussion	2.a Given a list, student will categorize with 85% accuracy
3. Economics	A.3a Each student will be able to write a working definition of economics as it relates to the consumer.	3.a 1. Selected readings 2. Discussion	3.a Given a paragraph, students will write a definition in accordance with predetermined criteri
4. Scarcity	A.4a Each student will be able to explain the principle of scarcity.	4.a 1. Lecture 2. Selected reading	4.a Given a discussion, students will explain to the satisfaction of the teacher
5. Wants and needs	A.5a Each student will be able to select and justify wants and needs.	5.a 1. Role playing 2. Discussion	5.a Given an informal debate, students will defend to the satisfaction of their peers
6. Goods and services	A.6a Each student will be able to define and give examples of goods and services.	6.a 1. Independent study 2. Discussion	6.a Given an essay, students will define and give examples in accordance with predetermined criteri

CONCEPT/SKILL/ATTITUDE	OBJECTIVE	ACTIVITIES	EVALUATION
7. Money	A.7a Each student will be able to define the economic concept of money.	7.a 1. Selected readings 2. Lecture/Discussion	7.a Given a discussion, students will define to t satisfaction of the teach
8. The "Market"	A.8a Each student will be able to identify local, regional, state or national markets.	8.a 1. Lecture/Discussion 2. Classification exercise	8.a Given examples, students will identify with 80% accuracy
9. Supply and demand	A.9a Each student will be able to explain supply and demand and product prices-given hypothetical and actual events.	9.a 1. Selected readings 2. Discussion	9.a Given a hypothetical case, students will explai in writing, with 80% accur
10. Free enterprise system	A.10a Each student will be able to write a definition of the free enterprise system.	10.a 1. Selected readings 2. Discussion	10.a Given a paragraph, students will define in accordance with predetermi criteria
11. Consumer decision making	A.11a Each student will be able to give examples of how various influencing factors could determine consumer decision-making.	11.a 1. Lecture/brainstorming 2. Film/discussion	11.a Given a discussion, students will contribute t the satisfaction of the teacher

Course Title Consumer Economics

Program Objective B. At the completion of this unit of study, students will be expected to demonstrate an understanding of advertising, selling aids, frauds, and deceptions.

CONCEPT/SKILL/ATTITUDE	OBJECTIVE	ACTIVITIES	EVALUATION
1. Demand and emotional appeal	B.1a Each student will be able to identify examples by which advertising creates demand.	1.a 1. Small study group activity 2. Discussion	1.a Given examples, students will identify with 85% accuracy
2. Promotion	B.2a Each student will be able to identify promotion methods used in advertising.	2.a 1. Selected readings 2. Lecture/discussion	2.a Given various methods students will identify with 85% accuracy
3. Selling methods	B.3a Each student will be able to describe how various selling methods affect business, consumers, and the economy.	3.a 1. Taping activity 2. Discussion	3.a Given an essay, students will describe in accordance with predetermined criteria
4. Informational and motivational advertising	B.4a Each student will be able to distinguish between informational and motivational.	4.a 1. Small study group research 2. Discussion	4.a Given small group oral reports, groups will distinguish to the satisfaction of their peers
5. Personal motive	B.5a Each student will be able to describe an awareness of personal motives for spending decisions.	5.a 1. Film 2. Discussion	5.a Given hypothetical situations, students will describe to the satisfaction of their peers
6. Emotional Appeal	B.6a Each student will be able to judge the value of various types of promotion, advertising and sales in terms of objective standards.	6.a 1. Taping activity 2. Discussion	6.a Given audio presentation, students will make judgments in accordance with objective standards

CONCEPT/SKILL/ATTITUDE	OBJECTIVE	ACTIVITIES	EVALUATION
7. Advertising transgression	B.7a Each student will be able to name and give examples of five types of advertising transgressions	7.b 1. Selected reading 2. Visual presentation	7.b Given a true-false qui students will demonstrate a minimum competence of 80%
8. Packaging	B.8a Each student will be able to identify packaging and labeling used to deceive the consumer.	8.a 1. Small study group activity 2. Discussion	8.a Given examples, students will identify with 85% accuracy
9. Hard sell	B.9a Each student will be able to recognize methods used to sell higher priced goods and services.	9.a 1. Guest speaker 2. Role playing	9.a Given hypothetical cases, students will analyze to the satisfactio of the teacher
10. Exaggerated claims	B.10a Each student will be able to document that claims are sometimes exaggerated.	10.a 1. Small study group activity 2. Debriefing	10.a Given small group verbal reports, students will document to the satisfaction of their peers
11. Sales "Pitches"	B.11a Each student will be able to examine advertisements and identify misleading sales pitches.	11.a 1. Small study group activity 2. Student presentation	11.a Given samples, students will identify with 80% accuracy

Course Title Consumer Economics

Program Objective C. At the completion of this unit of study, students will be expected to demonstrate an understanding of consumer credit.

CONCEPT/SKILL/ATTITUDE	OBJECTIVE	ACTIVITIES	EVALUATION
1. Credit	C.1a Each student will be able to analyze the factors which determine wise and unwise use of credit.	1.a 1. Case study 2. Debriefing	1.a Given a lecture, students will record information to the satisfaction of the teacher
2. Retail credit and credit application	C.2a Each student will be able to explain and demonstrate how retail credit operates.	2.a 1. Selected readings 2. Forms activity	2.a Given a paragraph, students will explain in accordance with predetermined criteria
3. Retail credit contracts	C.3a Each student will be able to identify several sources from which money can be borrowed and how to determine the best source.	3.a 1. Guest speaker 2. Selected reading	3.a Given a list, students will identify with 80% accuracy
4. Installment contracts and installment buying	C.4a Each student will be able to demonstrate an understanding of the high cost of borrowing money and of buying on time.	4.a 1. Forms activity 2. Application exercise	4.a Given a discussion, students will respond to the satisfaction of the teacher
	C.4b Each student will be able to read and demonstrate an understanding of an installment contract.	4.b 1. Forms activity 2. Analysis and debriefing	4.b Given a contract, students will demonstrate an understanding to the satisfaction of the teacher
	C.4c Each student will be able to read and demonstrate an understanding of a credit statement.	4.c 1. Forms activity 2. Analysis and debriefing	4.c Given a credit statement, students will demonstrate an understanding to the satisfaction of the teacher

CONCEPT/SKILL/ATTITUDE	OBJECTIVE	ACTIVITIES	EVALUATION
5. Credit costs	C.5a Each student will be able to figure credit costs.	5.a 1. Forms activity 2. Debriefing/discussion	5.a Given a credit cost problem, students will solve with 80% accuracy

Course Title Consumer Economics

Program Objective D. At the completion of this unit of study, students will be expected to demonstrate an understanding of the management of resources.

CONCEPT/SKILL/ATTITUDE	OBJECTIVE	ACTIVITIES	EVALUATION
1. Priorities	D.1a Each student will be able to list ten consumer items that are considered as wants and place them in a priority order.	1.a 1. Brainstorming 2. Discussion/prioritize	1.a Given a listing exercise, students will complete as assigned
2. Management of resources	D.2a Each student will be able to define various terms and relate the terms to the concept of resource management Terms: expenditure, wants, needs, values, goods, budget, priority and standard of living.	2.a 1. Lecture/discussion 2. Practical application activity, e.g., purchase of a car	2.a Given an essay, students will complete in accordance with the predetermined criteria
3. Economic decision	D.3a Each student will be able to demonstrate the use of the decision-making process in making economic decisions to meet wants and needs.	3.a 1. Chart/diagram presentation 2. Application exercise	3.a Given a decision-making project, students will apply a predetermined process with 90% competenc
4. Budget	D.4a Each student will be able to list four reasons for preparing a budget.	4.a 1. Lecture/discussion 2. Budget preparation activity	4.a Given directions, students will list four reasons to the satisfactio of the teacher
5. Dispariable income	D.5a Each student will be able to figure allotments of income given a budget form.	5.a 1. Lecture 2. Individualized activities	5.a Given a budget form, students will complete with 85% accuracy

CONCEPT/SKILL/ATTITUDE	OBJECTIVE	ACTIVITIES	EVALUATION
6. Economizing	D.6a Each student will be able to demonstrate ways of reducing expenses given the following categories: a. food b. housing c. clothing d. transportation	6.a 1. Lecture/discussion 2. Small study group activity	6.a Given small group written reports, student will complete with 85% accuracy
7. Balancing budgets	D.7a Each student will be able to balance unbalanced budgets.	7.a 1. Selected readings 2. Charts, diagrams activity	7.a Given hypothetical budgets, students will balance in accordance wit predetermined criteria

Course Title Consumer Economics

Program Objective E. At the completion of this unit of study, students will be expected to demonstrate an understanding of how to purchase goods and services.

CONCEPT/SKILL/ATTITUDE	OBJECTIVE	ACTIVITIES	EVALUATION
1. Purchasing power	E.1a Each student will be able to define certain terms, e.g., gross income, withholdings, disposable income, discretionary income, and apply these terms to purchasing power.	1.a 1. Wage statement activity 2. Vocabulary exercise	1.a Given an essay, students will define and describe three points to the satisfaction of the teacher
2. Caveat Emptor	E.2a Each student will be able to select an automobile or comparable good and make a checklist of features to consider before purchasing.	2.a 1. Selected readings 2. Small study group activity	2.a Given directions, students will prepare a written checklist in accordance with specific guidelines
3. Purchase of goods and services	E.3a Each student will be able to debate whether or not buying services requires more care than buying goods.	3.a 1. Lecture/discussion 2. Role playing activity	3.a Given an informal debate, students will defend their position to the satisfaction of their peers
4. Major and minor repairs	E.4a Each student will be able to make a list of repairs for a predetermined good and classify the repair as major or minor.	4.a 1. Guest speaker 2. Small study group/individual activity	4.a Given directions and guidance, students will compile a list to the satisfaction of the teacher and classify with 80% accuracy
5. Rational choice	E.5a Each student will be able to demonstrate an understanding of rational choice as applied to the purchase of a variety of goods and services.	5.a 1. Case studies 2. Individual projects	5.a Given small group and or individual projects, students will complete in accordance with structured guidelines and to the satisfaction of the teacher

Course Title Consumer Economics

Program Objective F. At the completion of this unit of study, students will be expected to demonstrate an understanding of consumer rights, responsibilities, and protection.

CONCEPT/SKILL/ATTITUDE	OBJECTIVE	ACTIVITIES	EVALUATION
1. Consumer rights and responsibilities	F.1a Each student will be able to identify a number of consumer rights and responsibilities.	1.a 1. Visual presentation 2. Selected readings	1.a Given a matching qu students will demonstrat 80% competency
2. Safety features	F.2a Each student will be able to examine and demonstrate the safety features on a predetermined number of goods.	2.a 1. "Hands On" activity 2. Discussion/debriefing	2.a Given "hands on" activities, students wil demonstrate 85% competen
3. Consumer responsibility	F.3a Each student will be able to give examples of the consumer's responsibility to utilize goods effectively in order to promote safety.	3.a 1. Selected readings/discussion 2. Small study group activity	3.a Given a discussion, students will respond an contribute to the satis- faction of the teacher
4. Product analysis	F.4a Each student will be able to analyze an advertisement and demon- strate how an ad assists the con- sumer in choice making.	4.a 1. Lecture/brainstorming 2. Individualized activity/ SSG activity	4.a Given sampler, stu- dents will demonstrate a understanding with 80% competency
5. Rating products	F.5a Each student will be able to write a summary of a rating of a selected good.	5.a 1. Selected reading 2. Writing exercise	5.a Given a reading, st dents will write a summa to the satisfaction of t teacher
6. Consumer complaints	F.6a Each student will be able to name agencies where consumer com- plaints or suggestions can be made.	6.a 1. Guest speakers 2. Discussion/question and answer	6.a Given a list of agencies, students will able to identify with 85 accuracy

CONCEPT/SKILL/ATTITUDE	OBJECTIVE	ACTIVITIES	EVALUATION
7. Consumer self-protection	F.7a Each student will be able to explain situations where self-protection is necessary for the consumer.	7.a 1. Lecture/discussion 2. Role playing	7.a Given situations, st dents will explain to the satisfaction of the teach
8. Consumer rights	F.8a Each student will be able to explain methods available to protect consumer rights.	8.a 1. Lecture/discussion 2. Guest speaker	8.a Given a hypothetical case, students will expla to the satisfaction of th teacher
9. Formal and informal contracts	F.9a Each student will be able to write definitions for formal and informal contracts.	9.a 1. Selected reading 2. Discussion	9.a Given terminology, s dents will write definiti in accordance with predet mined criteria
10. Expressed and implied warranties	F.10a Each student will be able to explain the difference between an expressed warranty and an implied warranty.	10.a 1. Document(s) examination 2. Case study	10.a Given a hypothetical case, students will apply the case study method to the satisfaction of the teacher
11. Consumer protection	F.11a Each student will be able to cite examples of information provided by private consumer protection sources.	11.a 1. Lecture/notetaking 2. Discussion	11.a Given a discussion, students will contribute to the satisfaction of th teacher
	F.11b Each student will be able to cite examples of assistance provided by professional consumer associations.	11.b 1. Lecture/notetaking 2. Discussion	11.b Given a discussion, students will contribute the satisfaction of the teacher
	F.11c Each student will be able to identify testing and labeling organizations whose purpose is to protect the consumer.	11.c 1. Guest speaker 2. Discussion/question and answer	11.c Given a list, stude will identify with 85% ac curacy